

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
30 August 2001 (30.08.2001)

PCT

(10) International Publication Number
WO 01/63460 A2

- (51) International Patent Classification⁷: **G06F 17/00**
- (21) International Application Number: PCT/US01/05944
- (22) International Filing Date: 23 February 2001 (23.02.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/184,867 25 February 2000 (25.02.2000) US
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- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).
- Published:**
— with declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*



WO 01/63460 A2

(54) Title: ELECTRONIC OWNERSHIP CONTROL SYSTEM AND METHOD

(57) Abstract:

ELECTRONIC OWNERSHIP CONTROL
SYSTEM AND METHOD

This application claims the benefit of United States provisional patent application Serial No. 5 60/184,867, filed February 25, 2000.

Background of the Invention

This invention relates to electronic trading systems. More particularly, this invention relates to fractional ownership control systems and methods that 5 provide for the electronic control of fractional ownership interests in personal property, real property and other legal interests..

Fractional property ownership is common in our society. People and corporations may co-own almost 10 any type of personal or real property in a variety of arrangements. Each co-owner may, for example, have an undivided interest in personal or real property with the right to use the entire property at any time. This is sometimes referred to as a "tenancy in common."

15 Condominiums and co-operative ownership (sometimes referred to as "co-ops") are additional examples of types of real property fractional ownership arrangements.

In some arrangements, co-owners may have the 20 right to use property only during specified periods of

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time. Co-owners of a computer system, for example, may own a time period during which their jobs are processed. Co-owners of real property, for example, may each have an undivided interest in an entire
5 property, but only have the right to use the property during a specified period of time. In some time-based arrangements, co-owners may own real property only during particular time periods, such as a week, during which the owners actually own and may use the property.
10 These are sometimes referred to as "deeded weeks," and are used typically in time-share vacation ownership arrangements. In other vacation ownership arrangements, co-owners have points that they can use to obtain particular weeks of use at particular
15 properties. Co-owners in this type of arrangement may have only a right to use the property, and not a direct ownership interest in the property. In still other vacation ownership arrangements, people own weeks of use in a network of properties, rather than any direct
20 ownership interest in a particular property.

Fractional ownership can decrease the value and liquidity of real and personal property. Would-be purchasers must deal with each owner in order to obtain the entire interest in the property. This may increase
25 transaction costs for the purchase, especially when co-owners are geographically diverse parties. In arrangements where people own weeks of use in a network of properties, rather than any direct ownership interest in a particular property, the value of the sum
30 of the parts may be significantly less than the value of the whole. A purchaser of each co-owners' interest would only obtain each co-owner's right to use the property. If property were purchased from the real owner (i.e., the network), the purchaser would have to

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take the property subject to all of the co-owners' (i.e., users') rights.

- One approach for increasing the liquidity of co-owned real property has been to provide each
- 5 co-owner with drag-along rights. Drag-along rights include the right of a co-owner to require other co-owners to sell their interests in a commodity at fair market value when the co-owner wishes to sell his or her own fractional interest in the commodity.
- 10 Drag-along rights may increase the liquidity of a commodity because they may ensure that a single co-owner can compel the sale of, and a purchaser can purchase, the entire interest in a commodity.

- Even the use of drag-along rights, when
- 15 coupled with a small number of co-owners, may not provide for the optimal value and liquidity of real property if the rights cannot be managed and transferred in an efficient manner. Each owner may, for example, need to execute necessary transfer
- 20 documents (e.g., contracts of sale, deeds, etc.), and each owner may need to be compensated for his or her interest in the property. The difficulty in transferring property subject to drag-along rights may be exacerbated if co-owners are geographically
- 25 disparate.

- It would be desirable, therefore, to provide an electronic ownership control system that separates the ownership of commodities from the management of the commodities by putting owners into direct ownership of
- 30 commodities that have traditionally been right-to-use types of commodities, or that have traditionally been owned by a single party who sells the output of a commodity.

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It would also be desirable to provide an electronic ownership control system that allows geographically disparate potential co-owners to coordinate their interests and jointly acquire
5 commodities.

It would also be desirable to provide an electronic ownership control system that provides for the electronic transfer of ownership in fractionally-owned commodities.

10 It would also be desirable to provide an electronic ownership control system that provides for the transfer of ownership in fractionally-owned commodities that are co-owned subject to drag-along rights.

15 It would also be desirable to provide an electronic ownership control system that provides for notifying co-owners of a potential sale of another co-owner's interest in a co-owned commodity.

20 It would also be desirable to provide an electronic ownership control system that provides for notifying co-owners of a potential sale of a co-owned commodity in which the other co-owners have drag-along rights.

25 It would also be desirable to provide an electronic transfer ownership system that provides for allowing co-owners of a commodity to purchase the interest of a selling co-owner when the selling co-owner attempts to sell his interest in the property.

30 It would also be desirable to provide an electronic ownership control system that provides for notifying co-owners of an opportunity to sell their interests in a co-owned property when a co-owner attempts to sell his or her interest in the property (sometimes referred to herein as "tag-along" rights).

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It would also be desirable to provide an electronic ownership control system that provides non-user co-owners with opportunities to exercise drag-along or tag-along rights.

5 Summary of the Invention

It is an object of some embodiments of the present invention to provide an electronic ownership control system that separates the ownership of underlying commodities from the management of the
10 commodities by putting owners into direct ownership of underlying commodities that have traditionally been right-to-use types of commodities, or that have traditionally been owned by a single party who sells the output of a commodity.

15 It is an object of some embodiments of the present invention to provide an electronic ownership control system that allows geographically disparate potential owners to coordinate their interests and jointly acquire commodities.

20 It is an object of some embodiments of the present invention to provide an electronic ownership control system that provides for the electronic transfer of ownership in fractionally-owned commodities.

25 It is an object of some embodiments of the present invention to provide an electronic ownership control system that provides for the transfer of ownership in fractionally-owned commodities that are co-owned subject to drag-along rights.

30 It is an object of some embodiments of the present invention to provide an electronic ownership control system that provides for notifying co-owners of

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a potential sale of another co-owner's interest in a co-owned commodity.

It is an object of some embodiments of the present invention to provide an electronic ownership
5 control system that provides for notifying co-owners of a potential sale of a co-owned commodity in which the other co-owners have drag-along rights.

It is an object of some embodiments of the present invention to provide an electronic transfer
10 ownership system that provides for allowing co-owners of a commodity to purchase the interest of a selling co-owner when the selling co-owner attempts to sell his interest in the property.

It is an object of some embodiments of the present invention to provide an electronic ownership
15 control system that provides for notifying co-owners of an opportunity to sell their interest in a co-owned property as provided for by tag-along rights.

It is an object of some embodiments of the present invention to provide an electronic ownership
20 control system that provides non-user co-owners with opportunities to exercise drag-along, tag-along, first refusal, first offer, or veto rights.

Various features and embodiments of the present invention are described in Vlahoplus et al.
25 U.S. provisional patent application Serial No. 60/184,867, filed February 25, 2000, which is hereby incorporated by reference herein in its entirety.

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Brief Description of the Drawings

The above and other objects and advantages of the invention will be apparent upon consideration of the following detailed description, taken in

5 conjunction with the accompanying drawings, in which like reference characters refer to like parts throughout, and in which:

FIGS. 1a and 1b show illustrative on-line and client/server arrangements for an electronic fractional ownership control system, in accordance with the
10 present invention;

FIG. 2 shows an illustrative arrangement for the Internet enabled access devices of FIG. 1a, in accordance with the present invention;

15 FIG. 3 shows a generalized flowchart of steps involved in operating the electronic fractional ownership control system, in accordance with the present invention;

FIG. 4 shows a flowchart of illustrative
20 steps involved in providing users with opportunities to enter commodity information, in accordance with the present invention;

FIGS. 5, 6, and 7 are flowcharts of illustrative steps involved in providing users with
25 opportunities to purchase, sell, and trade commodities, in accordance with the present invention;

FIG. 8 is a flowchart of illustrative steps involved in initiating the transfer of ownership of commodities, in accordance with the present invention;

30 FIG. 9 is a flowchart of illustrative steps involved in providing users with opportunities to participate in or initiate auctions for identified commodities or classes of commodities, in accordance with the present invention;

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FIG. 10 is a flowchart of illustrative steps involved in addressing co-ownership rights in the contexts of purchases, sales and trades, in accordance with the present invention;

5 FIG. 11 is a flowchart of illustrative steps involved in generating and providing transfer and other documents, in accordance with the present invention;

FIG. 12 is a flowchart of illustrative steps involved in providing users with notification of
10 changes in co-ownership information, in accordance with the present invention;

FIG. 13 is a flowchart of illustrative steps involved in providing users with opportunities to transfer commodities among networks, in accordance with
15 the present invention;

FIG. 14 shows an illustrative login page, in accordance with the present invention;

FIG. 15 shows an illustrative user information page that the system may provide to a new
20 user, in accordance with the present invention;

FIG. 16a shows an illustrative portfolio page, in accordance with the present invention;

FIG. 16b shows an illustrative information page that the system may provide in response to a user
25 indicating a desire to view or edit user information, in accordance with the present invention;

FIG. 17 shows an illustrative associated parties page that the system may provide in response to a user indicating a desire to enter associated party
30 information, in accordance with the present invention;

FIG. 18 shows an illustrative attorneys page that the system may provide in response to a user indicating a desire to view, enter, or edit attorney information, in accordance with the present invention;

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FIG. 19 shows an illustrative attorney information page, in accordance with the present invention;

FIG. 20 shows an illustrative real estate
5 brokers page that the system may provide in response to a user indicating a desire to view, enter, or edit real estate broker information, in accordance with the present invention;

FIG. 21 shows an illustrative real estate
10 broker information page, in accordance with the present invention;

FIG. 22a shows an illustrative mortgage
brokers page that the system may provide in response to a user indicating a desire to view, enter, or edit
15 mortgage broker information, in accordance with the present invention;

FIG. 22b shows an illustrative mortgage
broker information page, in accordance with the present invention;

20 FIG. 23a shows an illustrative friends page that the system may provide in response to a user indicating a desire to view, enter, or edit friends information, in accordance with the present invention;

FIG. 23b shows an illustrative friend
25 information page, in accordance with the present invention;

FIGS. 24a shows an illustrative commodities type selection page, in accordance with the present invention;

30 FIG. 24b shows an illustrative commodities information page for a commodity of the type indicated in FIG. 24a, in accordance with the present invention;

FIG. 24c shows an illustrative specialized hourly consumption page for providing a user with an

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opportunity to define utility requirements within given time periods, in accordance with the principles of the present invention;

FIG. 25a shows an illustrative commodities
5 type selection page, in accordance with the present invention;

FIG. 25b shows an illustrative ownership selection page, in accordance with the present invention;

10 FIG. 25c shows an illustrative commodities information page for a commodity of the type indicated in FIG. 25a, in accordance with the present invention;

FIG. 26 shows an illustrative co-owners page that the system may provide in response to a user
15 indicating a desire to generate or access a list of co-owners for a commodity, in accordance with the present invention;

FIGS. 27a-27c show illustrative additional documents pages for providing a user with an
20 opportunity to provide documents for a commodity, in accordance with the present invention;

FIG. 28a shows an illustrative commodities information page for commodities of the type stock, in accordance with the present invention;

25 FIG. 28b shows an illustrative additional news page that the system may provide in response to a user indicating a desire to view additional news for a commodity, in accordance with the present invention;

FIG. 28c shows an illustrative price history
30 page that the system may provide in response to a user indicating a desire to view the recent price history for a commodity, in accordance with the present invention;

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FIG. 28d shows an illustrative request received page that the system may provide in response to a user indicating a desire to view received requests for a commodity, in accordance with the present
5 invention;

FIG. 29a shows an illustrative commodities information page for right-to-use vacation property, in accordance with the present invention;

FIG. 29b shows an illustrative co-owners page
10 that the system may provide in response to a user indicating a desire to view co-owners for a commodity, in accordance with the present invention;

FIGS. 29c and 29d show pages that the system may provide in response to a user indicating a desire
15 to trade a commodity, in accordance with the present invention;

FIG. 29e shows an illustrative request received page that the system may provide in response to a user indicating a desire to view received requests
20 for a commodity, in accordance with the present invention;

FIG. 30a shows an illustrative commodities information page for co-owned residential real property with drag-along rights, in accordance with the present
25 invention;

FIG. 30b shows an illustrative co-owners page that the system may provide in response to a user indicating a desire to view co-owners for a commodity, in accordance with the present invention;

30 FIG. 30c shows an illustrative co-owner information page that the system may provide in response to a user indicating a desire to view information about a co-owner, in accordance with the present invention;

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FIG. 30d shows a page that the system may provide in response to a user indicating a desire to view additional documents for a commodity, in accordance with the present invention;

5 FIG. 30e shows an illustrative request received page that the system may provide in response to a user indicating a desire to view received requests for a commodity, in accordance with the present invention;

10 FIG. 31a shows an illustrative commodities information page for commodities of the type utilities/electrical, in accordance with the present invention;

 FIGS. 31b and 31c show illustrative pages that the system may provide in response to a user
15 indicating a desire to split a commodity, in accordance with the present invention;

 FIG. 32 shows an illustrative commodities information page for deeded-week vacation property with drag-along and tag-along rights, in accordance with the
20 present invention;

 FIGS. 33a-33e show illustrative pages that the system may provide in response to a user indicating a desire to purchase a commodity, such as crude oil, in accordance with the present invention;

25 FIGS. 34a-34d show illustrative pages that the system may provide in response to a user indicating a desire to purchase a commodity, such as vacation property, in accordance with the present invention;

 FIGS. 35a-35d show illustrative pages that
30 the system may provide in response to a user indicating a desire to view and meet or counter asks for commodities, in accordance with the present invention;

 FIGS. 36a-36c show illustrative pages that the system may provide in response to a user indicating

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a desire to participate in auctions for commodities, in accordance with the present invention;

FIG. 36d shows an illustrative page that the system may provide in response to a user indicating a
5 desire to provide friends an opportunity to join in a purchase, in accordance with the present invention;

FIGS. 37a-37c show illustrative pages that provide a user with an opportunity to browse properties and define bids in accordance with the present
10 invention;

FIGS. 38a and 38b show illustrative pages for providing users with opportunities to define bids and view matched properties, in accordance with the present invention;

15 FIG. 39 shows an illustrative select commodity page that the system may provide in response to a user indicating a desire to sell commodities, in accordance with the present invention;

FIGS. 40a and 40b show illustrative pages
20 that the system may provide to a user with an opportunity to sell and auction stocks in accordance with the present invention;

FIGS. 41a and 41b show illustrative pages that the system may provide to provide a user with an
25 opportunity to sell and auction right-to-use type vacation property in accordance with the present invention;

FIGS. 42a and 42b show illustrative pages that the system may provide to a user with an
30 opportunity to sell co-owned residential property with drag-along rights, in accordance with the present invention;

FIGS. 43a and 43b show illustrative pages that the system may provide to a user with an

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opportunity to sell and auction commodities of type utilities/electrical, in accordance with the present invention;

FIGS. 44a and 44b show illustrative pages that the system may provide to a user with an opportunity to sell and auction deeded-week vacation property, in accordance with the present invention;

FIGS. 45a-45c show illustrative pages that the system may provide to a user with an opportunity to define sales requests using expressions, in accordance with the present invention;

FIG. 46 shows an illustrative commodity selection page that the system may provide in response to a user indicating a desire to trade a commodity, in accordance with the present invention;

FIGS. 47a-47k show illustrative pages that the system may provide to provide users with opportunities to trade illustrative types of commodities, in accordance with the present invention;

FIGS. 48a-48f show illustrative pages that the system may provide to provide users with opportunities to perform illustrative maintenance functions, in accordance with the present invention; and

FIG. 49 shows an illustrative message page with illustrative messages, in accordance with the present invention.

Detailed Description of Illustrative Embodiments

In accordance with this invention, there is provided an electronic fractional ownership control system. The fractional ownership control system of the present invention provides users with opportunities to purchase, sell, trade or manage commodities that are

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fractionally owned by a number of co-owners. In this way, the system may allow users to fractionally own commodities while the system provides for the maintenance, purchase, sale, and trade of fractionally-

5 owned commodities. As used herein, "commodity" and "commodities" are intended to include any personal property, whether tangible or intangible, real property, or a combination thereof; in which users of the system may have an ownership interest. These terms

10 are also intended to include any legal interest or right that may transferred. Commodities may be, for example, aircraft, spacecraft, real property (residential, vacation, industrial and commercial), bonds, bills, notes, stocks, derivatives, marine

15 rights, utility output (e.g., electricity, gas, water, etc.), distribution capacities (e.g., ground, air, and water shipping, pipelines, electrical grids, airport landing slots, etc.); computer hardware or processing capacity (e.g., servers, mainframes, etc.), computer

20 software, natural resources and related items (e.g., oil, gas, timber, oil wells, radio frequency spectrum rights, etc.), produced resources (e.g., grain, coffee, grapes, etc.), intellectual property (e.g., patents, copyrights, trademarks, etc.), or any other type of

25 real or personal property. Commodities may also include legal rights or interests, such as rights to use, make or sell products or services. For example, a commodity may be a software license. A "lot" or "block" of aggregated units may also be referred to

30 herein as a commodity. The units may each be individually owned or, alternatively, each owner may have an undivided interest in the lot or block. For example, one or more users may each own a unit of stock. The owners' units may be aggregated into a lot

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or block of stocks. The lot of stocks in this example is a commodity, with each owner having an ownership interest in his or her own unit of stock and therefore a fractional ownership interest in the block. As
5 another example, a block commodity may be a group software license that is owned by a number of co-owners. Each owner may have the right to use a copy of the software under one license.

As used herein, fractional ownership
10 interests may be fractional interests in a singular commodity, an interest in one or more units that are aggregated by the system into a lot or block commodity, or an undivided interest in a lot or block of units. Fractional ownership interests may include, for
15 example, undivided or divided interests in personal property, condominium ownership, cooperative ownership, deeded time periods (e.g., deeded-weeks of ownership in real property such as some time shares), or any other suitable interest. Purchasers of commodities may
20 purchase the entire interest in a commodity, or a fractional interest in a commodity.

Fractional ownership interests may include the right to exclusively use a commodity for a period of time. In some fractional ownership arrangements,
25 the exclusive right to use a commodity (e.g., real property, distribution capacity, computer processing capacity, etc.), may be temporally constrained. Co-owners may, for example, have the right to use a commodity only during a fixed time period (hereinafter
30 sometimes referred to as a "fixed period arrangement"). In another arrangement, co-owners may have the right to use a commodity for a fixed amount of time (e.g., one week), but the time period during which the fixed amount of time occurs may change (hereinafter sometimes

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referred to as a "floating right arrangement"). In still another exclusive use arrangement, co-owners may have a total amount of points that they may exchange for the use of one or more commodities during one or
5 more time periods (hereinafter sometimes referred to as a "point system arrangement"). Users may also share commodities concurrently (i.e., common use). Any other suitable concurrent or exclusive use arrangement may be used.

10 The system may provide users with opportunities to purchase, sell, trade and manage commodities and fractional interests in commodities. The system may determine, or users may indicate, the type of commodity the users wish to purchase, sell,
15 trade or manage. The system may provide display screens or web pages with interface elements, information, and features that are specialized to the type of commodity. The specialization of display screens or web pages based on commodity type may allow
20 a system provider to provide a single system that provides geographically disparate owners of different types of commodities with opportunities to purchase, sell, trade and manage their commodities. This may broaden the user base of the system as compared to a
25 system that merely trades a single type of commodity, and may provide the system provider with increased income opportunities. The system provider may, for example, receive increased income from users should the provider decide to charge a per-user or per-transaction
30 fee. The increased user base may also make the system more attractive to advertisers, resulting in increased advertisement revenue.

The system may also provide for the increased liquidity of fractionally-owned commodities by

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providing for the purchase, trade, or sale of fractionally-owned commodities among users who own the commodities subject to drag-along or tag-along rights of other co-owners. As used herein, drag-along rights

5 include the right of a co-owner to require other co-owners to sell their interests in a commodity at fair market value when the original co-owner wishes to sell his or her own fractional interest in the commodity. As used herein, tag-along rights include

10 the right of a co-owner to require another co-owner to sell the original co-owner's interest along with the other co-owner's interest, when the other co-owner sells his or her interest. Co-owners who are dragged-along or who tag-along may be compensated for their

15 interest at the fair market value or at such other price terms as defined in the co-ownership agreement. Drag-along and tag-along rights may be continuous, periodic, continuous after a period or otherwise. For example, each co-owner might have the right at any time

20 to cause a sale of all interests in a commodity (i.e., continuous rights). Alternatively, the owner might have the right to force a sale only once every five years (i.e., periodic rights), or any time after five years have passed (i.e., rights that are continuous

25 after a period).

Drag-along and tag-along rights may increase the liquidity of a commodity because they may ensure that a single co-owner can sell, and a purchaser can purchase, the entire interest in a commodity. The

30 ability to sell or purchase an entire commodity may be desirable when, for example, the entire ownership interest in a commodity is more valuable than the sum of the values of the individual ownership interests. Drag-along and tag-along rights may also ensure a

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purchaser that an entire commodity can be purchased without the danger of one or more co-owners refusing to sell. This may make fractional ownership more attractive to owners than it would be in the absence of
5 such rights. In some embodiments, co-owners may have veto, first refusal, or first offer rights.

The system may provide users with opportunities to purchase, sell, or trade specific unique or fungible commodities (e.g., a specific
10 property, stock, natural resource from a particular provider, a particular unit in a condominium, a particular time share property for a particular week, etc.). The system may also provide users with opportunities to purchase, sell, or trade classes of
15 commodities (e.g., ten thousand barrels of oil from any provider, one hundred tons of shipping capacity from any distributor, any two-bedroom condominium in a particular price range within a specific radius of a particular attraction, any deeded-week of ownership in
20 a facility for a particular week, etc.). The system may also provide users with opportunities to rent fractional interests in commodities (e.g., deeded weeks, processing capacity, etc.). The system may, for example, provide users with opportunities to access
25 information on commodities. The system may provide users with opportunities to immediately purchase available commodities at a posted sale price, or may provide users with opportunities to make offers for available commodities when a posted sale price is
30 undesirable. The system may also provide users with opportunities to make offers for commodities that are not yet for sale.

The system may provide users with opportunities to set the price at which they buy or

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sell commodities. The system may provide buyers and sellers with opportunities to, for example, specify bid prices or ask prices for commodities. The bid and ask prices may be binding or non-binding. The system may

5 also provide buyers and sellers with opportunities to set limit orders and market orders. Users may set limit orders to indicate the highest and lowest prices that the users wish to purchase or sell commodities for. Users may set market orders to indicate that they

10 desire to purchase commodities at the next available market price. The system may provide pricing feedback to users using any suitable approach. The system may, for example, provide pricing feedback in real-time, near real-time, or delayed by a predefined amount of

15 time (e.g., delayed fifteen minutes).

The system may, for example, provide a user with an opportunity to request the sale of a commodity that the user wholly or fractionally owns, at a price specified by the user. When the system receives a sale

20 request for a fractionally-owned commodity, it may notify the other co-owners of the seller's request using any suitable approach. The system may, for example, notify the other co-owners when the system receives the sale request. In an alternative approach,

25 the system may notify the other co-owners when a purchase request is matched (i.e., directly, by aggregation, by auction, etc.), with the sale request. Any other suitable approach may be used.

The system may notify other co-owners of the

30 sale request, the seller's liquidity rights (if any), the co-owners' options, or any suitable combination thereof. When, for example, a co-owner has periodic drag-along rights, the system may notify the co-owner whether the sale request is in accordance with those

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rights. The system may, for example, notify the other co-owners of their tag-along rights, if any. When co-owners do not have drag-along or tag-along rights, the seller may only sell his or her fractional interest
5 in the commodity.

The system may also provide each co-owner with an opportunity to purchase the commodity, or aggregate a number of purchase requests of co-owners who wish to purchase the commodity. The system may
10 provide co-owners with purchase opportunities prior to providing third parties with opportunities to purchase the commodity or the seller's fractional interest in the commodity. If no single co-owner or group of co-owners wishes to purchase the commodity, the system
15 may: (1) attempt to match the seller's request with a pending purchase request and initiate transfer of ownership of a commodity or (2) initiate the transfer of ownership of a commodity to the originator of an already matched request. The system may attempt to
20 match purchase and sale requests using any suitable approach. The system may attempt to match orders when, for example, orders are placed, at a predefined time each day, periodically, after a predefined number of orders have been placed, or with any other suitable
25 frequency. A combination of these approaches may also be used.

Orders may be matched directly when, for example, the system finds a purchase request that matches a sale request in commodity type and price.
30 Matches may also be made directly when, for example, a user selects a specific commodity that has already been offered for sale. The system may notify the buying and selling users, provide the users with opportunities to approve the transfer, and initiate the transfer of

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ownership of the commodity. When purchase and sale requests match with respect to commodity type but not price, the system may, for example, notify the buying and selling users and provide them with an opportunity
5 to modify their requests. When the system finds trade requests that match in commodity types, the system may notify the trading users and initiate transfer of ownership of the commodities.

The system may also match purchase and sales
10 requests by aggregating buyers, sellers, or both. The system may aggregate enough sales requests, for example, to fill one purchase request. The system may, for example, aggregate each of a number of units into a block commodity. The owners of each unit may retain
15 their exclusive ownership over each unit, or the system may convert each user's interest in each unit into a fractional ownership in the block, and initiate the transfer of the entire block as one commodity to a buyer. In another approach, the system may initiate
20 the transfer of ownership in each individual commodity from each seller to the buyer. If a seller of an individual commodity is a co-owner with drag-along rights, the system may initiate the transfer of the ownership rights of all of the co-owners to the buyer,
25 or provide the co-owners with an opportunity to purchase the commodity. The system may aggregate purchase and sale requests on a by-time basis (i.e., on a first-come-first-serve basis).

The system may aggregate enough purchase
30 requests to fulfill one or more sales requests. The system may, for example, transfer ownership in a single commodity to each purchaser of the aggregated order. When the commodity for sale is wholly owned, the system may initiate the transfer of ownership from the single

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seller of the commodity to each purchaser, giving each purchaser an equal fractional interest in the commodity. When the commodity for sale is owned fractionally by multiple co-owners without drag-along rights, the system may initiate the transfer of ownership from the seller of the commodity to each purchaser, giving each purchaser an equal fractional interest in the commodity. If the selling co-owner has drag-along rights, the system may initiate the transfer of ownership of all of the co-owners. If desired, the system may provide each buyer with drag-along rights, tag-along rights, or both, to attempt to maximize the liquidity of the sold commodity.

The system may also match orders by providing users with opportunities to initiate or participate in auctions for commodities. The system may provide a buyer with an opportunity to initiate an auction by, for example, allowing a buyer to indicate a price that the buyer is willing to pay for a particular type of fungible commodity or class of commodities (e.g., the buyer may indicate that he or she is willing to pay \$100.00 for grain). Sellers may respond by bidding an amount of the requested commodity at the indicated price (e.g., 50 bushels for \$100.00). The system may initiate the transfer of a commodity from a seller to the buyer when, for example, the seller offers the most amount of the commodity at the indicated price (e.g., 125 bushels for \$100.00).

The system may also provide sellers with opportunities to auction commodities using any suitable approach. Seller based auctions may include, for example, English and Dutch style auctions, or any other suitable auction. In English style auctions, the system may start with a minimum bid and provide buyers

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with opportunities to bid higher and higher amounts until the highest bid is reached. In Dutch style auctions, the system may start with an asking price. As users purchase one or more commodities or units in a
5 block commodity, the system may keep lowering the asking price until all of the available commodities or units are sold.

The system may notify co-owners that a selling co-owner has offered his or her fractional
10 interest in a commodity for auction, and may allow the other co-owners to purchase the interest before allowing third parties to bid, or after the system has received the highest bid. The system may initiate a subauction, private to the co-owners, that allows only
15 the co-owners to bid. Non-user co-owners (i.e., co-owners who are not registered users of the system) may participate, for example, by mail, telephone, fax, or computer (e.g., via e-mail). In another suitable approach, the system may allow other users to observe
20 the bidding of the co-owners. When one or more co-owners do not purchase the selling co-owner's interest, the system may allow one or more third parties to purchase the interest. When the selling co-owner has drag-along rights, the system may allow
25 third parties to bid for and purchase the fractional interests of all of the co-owners.

After matching purchase and sale orders between one or more co-owners and third parties directly, by aggregation, by auction, or using any
30 other suitable approach, the system may drag the interests of the non-participating co-owners of the commodity into the transfer along with the selling co-owner's interest, pursuant to drag-along rights of the seller. The drag-along rights of the selling

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co-owner may have been originally part of the co-owner's original acquisition of the commodity or may have been agreed to by the co-owners as part of acquiring the commodity using the fractional ownership system. The system may automatically notify the non-participating co-owners of a potential sale and may provide the non-participating co-owners with an opportunity to purchase the entire commodity. If the other co-owners do not purchase the commodity, the selling co-owner is required to provide the fair market value of the commodity to the non-participating co-owners.

The system may generate necessary printed or electronic transfer documents (e.g., contracts of sale, co-ownership agreements, deeds, etc.), and provide the transfer documents to the sellers or buyers for physical or electronic execution. When a broker or attorney is required or needed for the transfer, such as for transfers of real property, the system may select a broker or attorney and generate any necessary retainer agreements. When the transfer documents and, if used, broker or attorney agreements have been executed by one side, that side may provide the documents to the other side using, for example, regular or electronic mail. When the documents have been signed by all parties, the system may provide for the electronic transfer of funds from a buyer or buyers to a seller or sellers. The system may remunerate non-participating co-owners for their interests first. The system may also provide for the electronic payment of brokers' and attorneys' fees. Once the necessary transfer documents have been executed and, in the case of a sale or renting, the necessary funds transferred, the system may record the transfer. The system may,

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for example, report the transfer with third parties such as governmental entities or title searchers for recordation.

The system may also provide users with
5 opportunities to trade commodities. Users of the system may wish to trade, for example, temporal uses of co-owned property. The system may, for example, provide users with opportunities to enter trade requests for commodities the users own wholly or
10 fractionally. The system may provide a user with, for example, an opportunity to specify the commodity or class of commodities that the user is trading, and to identify the particular commodity or class of commodities that the user wishes to trade for. The
15 system may notify co-owners of the trading co-owner that the trading co-owner has indicated a desire to trade his or her interest in the commodity. The system may provide co-owners of a trading co-owner with opportunities to trade for or purchase the trading
20 co-owner's interest in the commodity. This may be provided before providing trade or purchase opportunities to third parties if desired. The system may aggregate trade orders to effect trades if necessary.

25 The system may also perform maintenance actions. The system may, for example, provide co-owners with automatic notices of information of joint interest (e.g., maintenance schedule changes, maintenance fee changes, changes in conditions of
30 membership in an ownership network, changes in liquidity, etc.). The system may, for example, provide co-owners with opportunities to schedule their uses of a commodity. The system may provide users with opportunities to place orders for renting other owners'

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commodities or other co-owners' shares in commodities (e.g., temporal use rights). Any other suitable maintenance action may be provided.

The system may be connected, via a suitable communications link, to another fractional ownership system, or to other types of ownership control systems (e.g., electronic time-share networks, utility producers, airlines, charter services, etc.). The interconnection of systems may allow for each system to contribute their commodities to other networks of commodities. Users may transfer their commodities between competing networks in attempts to maximize the value of participating in a particular network. This mobility of users between networks may tend to prompt networks to compete more because dissatisfied users could move commodities rather than having to sell their commodities at low prices to someone else tied to a single network.

Various features of the present invention may be illustrated by the following examples. A user who is a non-co-owner of a commodity may initiate a request to purchase a commodity, such as a 30 minute per week time share unit. A co-owner whose ownership is subject to an agreement with a right of first refusal and tag along rights may submit a matching asking price. The system may automatically notify other co-owners. If no-one is interested in buying the single 30 minute interest, so no one exercises the right of first refusal. However, five other co-owners, for example, exercise their tag along right by notifying the system. The system then notifies the buyer, who electronically notifies the system that he is willing to buy all six units. The system then sends out another notice to the co-owners. A second co-

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owner, who benefits from economies of scale, now is interested in the sale because he can use 3 hours of time more efficiently than just 30 minutes. Therefore, he exercises the right of first refusal electronically.

- 5 The system notifies other co-owners, who acquiesce. The system awards the 6 units to the second co-owner at the price per unit previously agreed to by the bidder and the first co-owner. The system may generate all transfer documents, registers them, etc., and may
10 transfer the purchase price electronically.

- As another example, a user sells a share of Berkshire Hathaway in an auction in equal shares to 10 co-purchasers, including Jones, through the system. The system registers the share in the name of a
15 custodian for the benefit of the 10 co-owners. Later, another user sells another share of Berkshire Hathaway through the system, and Jones purchases 90% of that share in the transaction. The system may detect that registering the second share as being 90% owned by
20 Jones will leave him owning 100% of a single share, but split as fractional ownership of two different shares. Therefore, the system may automatically register the second share as fully owned by Jones, and may transfer ownership of his 10% interest in the first share to the
25 users who had purchased the 10% interest in the second share.

- As another example, fifty-one users each own a one week time share in a condominium in Florida, under an agreement in which the 52nd week is used for
30 routine maintenance. A natural disaster damages the unit, requiring an additional week of maintenance. The system may automatically notify the co-owners of the needs. The system then determines who loses the week's use: one method would be to choose by lottery; another

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would be to have owners post how much they would be willing to take as payment for giving up their week - the system may solicit bids for the work if performed in those weeks (e.g., it may cost more to do the work during the winter than during the summer), choose the lowest combined price (cost of the week and cost of the work), and automatically schedule the cheapest combined week, notify the owners, pro rate the cost among the owners, add the cost to the next maintenance bill, and pay the proceeds electronically to the owner whose week was chosen.

As another example, a school teacher user posts a request to purchase a summer time share in an apartment in Manhattan, planning to spend the months off from teaching. No other users are interested in selling just such an interest. Later, another user who is a professor gets a job in Manhattan and posts a request to purchase an interest in an apartment for the fall through the spring. The system may automatically post the requests separately and together. A potential seller sees that together the two requests add up to a full year's interest in an apartment, and accepts the two requests. The system may close the purchase and sale with all of the documentation.

As still another example, an owner submits a request to sell all of her interest in an apartment, but notes that she is willing to sell as little as 75% of the interests in three month increments. Later, a user submits a request to buy an interest in the fall in an apartment meeting the general criteria of the seller's place. Later, another user submits a request to buy such an interest for the spring. Later, another user submits a request to buy such an interest for the winter. The system may automatically match the three

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buy requests with the minimum sales request, and executes the sale of the 9 months' interests.

As still another example, Smith owns 5% of a share of Berkshire Hathaway, while Jones and Blake
5 respectively own 1% and 5% of a second share. Both shares are subject to drag along rights. Smith and Jones notify the system that they plan to exercise their drag along rights, and the system matches a buyer who is willing to purchase one or two full shares (but
10 no fractional shares). The system may sell both shares, notify co-owners, and electronically transfer the shares and the proceeds. Alternatively, in order to minimize the number of co-owners inconvenienced by an unwanted drag along, the system may first exchange
15 Blake's and Smith's interests so that both sellers (Smith and Jones) own their interests in the second share. Then the system would sell only the second share, notify co-owners, and electronically transfer the share and the proceeds.

20 The fractional ownership system of the present invention may be implemented using, for example, a client/server based approach or, preferably, using an on-line approach. If desired, a combination of these approaches may be used. Illustrative on-line
25 and client-server based arrangements for the fractional ownership system are shown in FIGS. 1a and 1b, respectively. In the illustrative on-line arrangement of FIG. 1a, Internet enabled access devices 200 may be connected via links 195 to Internet 210. Internet
30 enabled access devices 200 may include any device or combination of devices suitable for providing Internet access to a user of the time tracking system. Internet enabled access devices may include, for example, any suitable personal computer (PC), portable computer

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(e.g., a notebook computer), palmtop computer, handheld personal computer (H/PC), automobile PC, personal digital assistant (PDA), Internet-enabled cellular phone, combined cellular phone and PDA, set-top box
5 (e.g., a Web TV enabled set-top box), or other device suitable for providing Internet access.

Internet server 215 may be any server suitable for providing on-line access to the fractional ownership system (e.g., a web server). Internet
10 server 215 may, for example, provide one or more pages to Internet enabled access devices 200 using one or more suitable protocols (e.g., the HyperText Transfer Protocol (HTTP) and Transmission Control
Protocol/Internet Protocol (TCP/IP)). The pages may be
15 defined using, for example, any suitable markup language (e.g., HyperText Markup Language (HTML), Dynamic HyperText Markup Language (DHTML), Extensible Markup Language (XML), etc.). The pages may include
scripts, computer code, or subsets of computer code,
20 that define mini-programs (e.g., Perl scripts, Java applets, etc.).

Links 195 may include any transmission medium suitable for providing Internet access to Internet enabled access devices 200. Links 195 may include, for
25 example, a dial-up telephone line, a computer network or Internet link, an infrared link, a radio frequency link, a satellite link, a digital subscriber line link (e.g., a DSL link), any other suitable
transmission link or suitable combination of such
30 links. Different links 195 may be of different types depending on, for example, the particular type of Internet access device 200.

Any protocol or protocol stack suitable for supporting communications between Internet enabled

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access devices 200 and Internet server 215 over links 195 based on the particular device 200 and link 195 may be used. For example, Ethernet, Token Ring, Fiber Distributed Data Interface (FDDI), Circuit-
5 Switched Cellular (CSC), Cellular Digital Packet Data (CDPD), RAM mobile data, Global System for Mobile communications (GSM), time division multiple access (TDMA), code division multiple access (CDMA), serial line Internet protocol (SLIP), point to point protocol
10 (PPP), Transmission Control Protocol/Internet Protocol (TCP/IP), Sequenced Packet Exchange and Internetwork Packet Exchange (SPX/FPX) protocols, or any other suitable protocol or combination of protocols may be used.

15 Application server 170 may run any suitable database engine, such as, for example, Microsoft SQL Server, Oracle 8i, or some other suitable database engine. Application server 170 may maintain a database or databases, suitable to the database engine used, of
20 information regarding users of the system and other third parties, commodities traded, and other aspects of the system, any suitable combination of which may sometimes be referred to herein as "system information." As shown in FIG. 1a, application
25 server 170 may maintain commodity information database 175 and user information database 177. Databases 175 and 177 have been shown as two separate databases. In practice, they may be a single database or they may each include multiple databases.

30 Commodity information database 175 may include information regarding commodities traded by the system. Commodity information may be stored using any suitable database design (e.g., flat, relational, object oriented, etc.). Commodity information may

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include, for example, commodity identifiers, descriptions, units, owners, pending purchase, sale or trade requests, any other suitable information, or any suitable combination thereof. If desired, the system
5 may associate users with various commodities by providing links between database 175 and database 177.

User information database 177 may include information stored in a suitable database design (e.g., flat, relational, object oriented, etc.), regarding
10 users of the system. User information database 177 may include, for example, user names, telephone numbers, addresses, company information, social security numbers, bank account information, credit card account information, any other information suitable to the
15 system for performing system functions, or any suitable combination thereof. User information database 177 may also include information on additional parties, such as brokers and attorneys, that the system may select before initiating transfers. The system may provide
20 users with opportunities to choose additional parties if desired.

Internet server 215 may retrieve system information from or provide system information to application server 170 using any suitable approach.
25 Internet server 215 may, for example, have one or more common gateway interface (CGI) scripts for reading information submitted to Internet server 215 from application server 170 or from Internet enabled access devices 200. One or more processes on Internet
30 server 215 may, for example, generate SQL requests based on the information and provide the requests to application server 170. In another suitable approach, Internet server 215 may invoke remote procedures that reside on application server 170 using one or more

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remote procedure calls. Application server 170 may execute, for example, SQL statements for such invoked remote procedures. In still another suitable approach, objects executed by Internet server 215 may communicate
5 with objects executed by application server 170 using, for example, an object request broker (ORB). This may involve using, for example, Microsoft's Distributed Component Object Model (DCOM) approach. Any other suitable scheme may be used. FIG. 1a shows Internet
10 server 215 and application server 170 as separate servers. In practice, all or part of the functionality of the two servers may be combined into a single server.

Application server 170 and Internet enabled
15 access devices 200 may be connected to electronic commerce system 140, recordation system 180, and transfer documents system 190 via Internet 210. Alternatively application server 170 may be connected to these systems via a local area network, wide area
20 network, or other link or combination of links (not shown). FIG. 1a shows these systems as being separate from application server 170. In practice the functions of application server 170 and one or more of these systems may be integrated into a single system.

25 Electronic commerce system 140 may include one or more computers that provide for the electronic debit of funds from user bank or credit card accounts, and may also allow for the electronic deposit of funds to user bank and credit card accounts. Electronic
30 commerce may be accomplished using any suitable approach such as, for example, financial EDI (FEDI), electronic funds transfer (EFT), the Secured Electronic Transaction protocol (SET), the Joint Electronic Payments Initiative (JEPI), or any other suitable

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approach. In practice, the protocol stack used by the fractional ownership system may include secure protocols suitable to the chosen system implementation, such as, for example, secure HTTP (S-HTTP), secure mime
5 (S/MIME), secure sockets layer (SSL), or any other suitable protocol or protocols.

Transfer documents system 190 may include one or more computers and other devices (e.g., printers, scanners, faxes, etc.) suitable for generating transfer
10 documents and providing for the exchange of such documents. As used herein, transfer documents may include any document, physical or electronic, suitable for effecting a transfer of a commodity between one or more users the system. This may include, for example,
15 physical or electronic offers for sale, sales contracts, options, deeds and other documents of title, broker agreements, attorney retainer agreements, or any other suitable document. Electronic versions of these agreements may be maintained by transfer documents
20 system as suitable files (e.g., PDF files). In one suitable approach, the system may associate various transfer documents with users, brokers or attorneys using a suitable database. When a particular user, broker, or attorney is involved in a transfer, the
25 system may retrieve the electronically stored documents and provide them in printed form or electronically to the parties involved in the transfer.

In one approach, for example, transfer documents system 190 may, after receiving an order to
30 transfer ownership in a commodity from one or more co-owners to another one or more potential co-owners, generate a printed contract of sale and send the contract to, for example, the buyer or buyers for execution. The buyers may sign the contract and send

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the contract to the seller or sellers for execution. The seller or sellers may sign the contract and send it back to the provider of transfer documents system 190. In practice, the provider of transfer documents

5 system 190 may not be the provider of application server 170. The provider of transfer documents system 190 may scan in the document and electronically store it. After the transfer is complete, transfer documents system 190 may physically or electronically

10 provide the transfer documents to recordation system 180.

As a second example, transfer documents system 190 may provide electronic documents to the buyers and sellers. Buyers and sellers may, for

15 example, access one or more web pages or other electronic documents that provide the buyers and sellers with opportunities to electronically transfer rights in one or more commodities. These web pages may be provided, for example, using a secure protocol such

20 as S-HTTP, SSL, or some other suitable protocol or combination of protocols. Users may electronically sign the web pages using suitable digital signature technology. In an alternative approach, electronic documents may be exchanged as, for example, encrypted

25 files (e.g., using Pretty Good Privacy (PGP)), encrypted e-mails (e.g., using S-MIME), or using any other suitable approach. After a transfer is complete, transfer documents system 190 may physically (e.g., by printing out and mailing) or electronically provide the

30 transfer documents to recordation system 180.

Recordation system 180 may include one or more computers and other devices (e.g., printers, scanners, faxes, etc.) suitable for recording the transfer of title for certain commodities for which

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recordation of title is required or permitted, such as, for example, for real property, intellectual property (e.g., patents, copyrights, trademarks, etc.) or other types of commodities. Recordation system 180 may be a
5 system at a private entity that maintains databases of title information (e.g., the system provider, a real estate title searcher, etc.), at a governmental office that is responsible for recording chain of title for the commodities (e.g., town clerks' offices, the
10 assignment division of the United States Patent and Trademark Office, etc.), at some other entity, or a combination thereof (in which case there may be multiple recordation systems 180). Application server 170 may, in addition to or instead of
15 recordation system 180, record current owners of commodities or chains of titles by, for example, providing suitable fields in records within commodity information database 175, or links between records within commodity information database 175 and user
20 information database 177.

FIG. 1b shows another illustrative arrangement for the fractional ownership system of the present invention. In the client/server arrangement of FIG. 1b, personal computers 100 are interconnected via
25 network 150 to application server 173. Network 150 may be any suitable local area network (LAN), wide area network (WAN), or other suitable network. Personal computers, and their interconnection via networks, are well known. If desired, one or more personal
30 computers 100 may be accessed by remote access device 120 to provide remote access to users to the system. Remote access device 120 may be any suitable device, such as a personal computer, personal digital

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assistant, cellular phone, or other device with remote access capabilities.

Application server 173 may run any suitable database engine, such as, for example, Microsoft SQL Server, Oracle 8i, or any other suitable database engine. Application server 173 may maintain commodity information database 175 and user information database 177. Client applications running on personal computers 100 may allow users to enter user and commodity information, trade fractional ownership interests in commodities, and access other system features. The clients may, for example, pass SQL requests as messages to server 173. In another suitable approach, the client applications may invoke remote procedures that reside on server 173 using one or more remote procedure calls. Server 173 may execute SQL statements for such invoked remote procedures. In still another suitable approach, client objects executed by the client applications may communicate with server objects executed by server 173 using, for example, an object request broker (ORB). This may involve using, for example, Microsoft's Distributed Component Object Model (DCOM) approach. Any other suitable client/server based communications scheme may be used.

Electronic commerce system 140, recordation system 180, and transfer documents system 190 may be connected to application server 173 via links 185. Links 185 may be any link suitable for providing communications between application server 173 and electronic commerce system 140, recordation system 180, and transfer documents system 190. Links 185 may be, for example, computer network links, Internet links, telephone links, wireless links, or any other suitable

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link. In an alternative approach, electronic commerce system 140, recordation system 180, and transfer documents system 190 may be connected to network 150 via links suitable to the chosen network. The

5 functions of application server 173 and one or more of electronic commerce system 140, recordation system 180, and transfer documents system 190 may be combined into a single system if desired.

FIG. 2 shows an illustrative, generalized

10 arrangement for the Internet enabled access devices 200 of FIG. 1a. Internet enabled access devices 200 may have, for example, user interface 210, storage 220, processing circuitry 230, and communications

15 device 240. User interface 210 may be any suitable input device, output device, or combination thereof. User interface 210 may include, for example, a pointing device, keyboard, touch-pad, touch screen, pen stylus, voice recognition system, mouse, trackball, cathode ray tube (CRT) monitor, liquid crystal display (LCD), voice

20 synthesis processor and speaker, or any other suitable user input or output device. Processing circuitry 230 may include any suitable processor, such as an Intel Pentium[®] microprocessor, and other suitable circuitry (e.g., input/output (I/O) circuitry, direct memory

25 access (DMA) circuitry, etc.). Storage 220 may be any suitable memory, storage device, or combination thereof, such as RAM, ROM, flash memory, a hard disk drive, etc. Communications device 240 may be any device suitable for supporting communications over

30 links 195. Communications device 240 may include, for example, a modem (e.g., any suitable analog or digital standard, cable, or cellular modem), network interface card (e.g., an Ethernet card, token ring card, etc.), wireless transceiver (e.g., an infrared, radio, or

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other suitable analog or digital transceiver), or other suitable communications device.

FIG. 3 is a flowchart of an overview of illustrative steps involved in providing users with access to various features of the fractional ownership control system of the present invention. FIGS. 4-13 show illustrative flowcharts of steps involved in providing more specific aspects of the invention. The steps shown in FIGS. 3-13 may be performed in any suitable order, based on, for example, the features provided by the system and its implementation. If desired, some of the steps may be deleted, and others added.

Some of the steps shown in FIGS. 3-13 involve providing users with opportunities to interact with the system. Such steps may be performed by, for example, a client application that is programmed to generate or download screens suitable to provide such opportunities, by an Internet browser that downloads suitable pages to provide such opportunities, or using any other suitable approach. Other steps may involve additional processing, such as generating requests; matching requests, or other types of processing. In client/server arrangements, such processing may be performed by the client or the server, depending on the chosen system implementation and the degree to which the processing involves querying commodity information database 175 or user information database 177 (FIG. 1b). In on-line arrangements, such processing may be performed by Internet enabled access device 200, Internet server 215, or application server 170 (FIG. 1a), depending on, for example, the processing and storage capabilities of Internet enabled access device 200, the chosen implementation for the markup

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language documents used, the degree to which the processing involves querying commodity information database 175 or user information database 177, or other factors. For purpose of clarity, the following

5 discussion will describe the steps shown in FIGS. 3-13 as being performed by "the system," which is intended to include any client/server or on-line arrangement suitable for performing the steps.

As shown in FIG. 3, the system may provide

10 users with opportunities to access the system at step 300. This may involve, for example, providing a user with a login page or screen (step 303), and obtaining a user ID and password from the user (step 305). If the person accessing the system is not

15 a registered user, the system may provide the person with an opportunity to obtain a user ID and password (step 307).

After a user has accessed the system, the system may provide the user with opportunities to

20 access various features of the system. If desired, the system may provide all users with access to all features of the system. Alternatively, the system may provide users with access to one or more subsets of all features, or all of the features, based on the users'

25 rights. User rights may be based on, for example, how much a user has paid to subscribe to the system, how many commodities the user manages, buys, sells, or trades with the system, or any other suitable criteria. The system may, for example, provide new users and

30 existing users with opportunities to enter user information and to modify user information at step 320. User information may include, for example, user names, telephone numbers, addresses, company information, social security numbers, bank account information,

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credit card account information, and any other information suitable to the system for performing system functions. User information may also include additional parties, such as, for example, brokers and
5 attorneys, that users may associate with their account for various types of transactions (e.g., obtaining financing, transferring real property, etc.).

The system may, for example, provide users with opportunities to enter commodity information
10 (step 325). Users may desire to enter commodity information when, for example, users have ownership interests in commodities that the users have obtained without using the system, and wish to manage, sell, or trade using the system. The system may provide users
15 with opportunities to enter, for example, commodity types, descriptions, units, co-owners, and other suitable information. FIG. 4 shows a flowchart of illustrative steps involved in providing users with opportunities to enter commodity information. The
20 system may, for example, prompt a user to enter the type of the commodity for which the user wishes to enter information (step 337). After the user enters the commodity type, the system may provide a specialized interface based on the type of commodity
25 (step 339), and may prompt the user for additional commodity information (step 340).

The system may, for example, prompt users to provide photocopies or electronic copies, of transfer documents used to obtain the commodities (step 341).
30 The system may receive electronic documents at step 343. At step 347, the system may receive paper documents. The system may, for example, scan in paper documents (step 349) and use suitable optical character recognition (OCR) software to obtain an electronically

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searchable document (step 351). The system may search the documents for information that may be useful to the system at step 355. The system may, for example, search for co-owners' names and other information so

5 that the system may determine whether the co-owners are already users or not. If co-owners are not users, the system may target the co-owners with advertisements for the system in an attempt to register the co-owners (step 357) and allow them to participate in the

10 features of the system. The system may determine, for example, if there are drag-along rights in the commodity. If so, the system may automatically generate a list of co-owners for use when there is a potential transfer in the ownership of the commodity.

15 The system may store electronic documents for chain of title purposes.

Returning to FIG. 3, the system may provide users with opportunities to view commodity information at step 370. This may include, for example, providing

20 a specialized interface based on the commodity for which a user has indicated a desire to view commodity information (step 380). Specialized interfaces may make the system more user friendly and useful to the user because they provide information in a format

25 optimized based on the commodity type for which information is displayed or other factors.

The system may also provide users with opportunities to purchase commodities, sell commodities, and trade commodities, at steps 390, 400,

30 and 410 respectively. FIGS. 5, 6, and 7 are flowcharts of illustrative steps involved in providing users with opportunities to purchase, sell, and trade commodities, respectively. As shown in FIG. 5, the system may provide a user with an opportunity to indicate a desire

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to purchase a commodity at step 500. The system may provide users with this opportunity and other opportunities shown in FIG. 5, using any suitable user interface. The system may, for example, allow users to
5 select a menu option from a menu, enter text, push a button, select a radio button, link, or other on-screen element, or provide any other suitable user interface. The system may prompt users for a commodity type at step 510. Users may enter commodity types using any
10 suitable interface element. The system may provide a specialized interface based, for example, on the commodity type entered by the user, at step 520.

At step 530, the system may provide users with opportunities to define a purchase request. The
15 system may allow users to define purchase requests using any suitable approach. The system may, for example, provide a user with an opportunity to indicate a particular unique or fungible commodity (e.g., a particular piece of real estate, a particular patent,
20 one or more shares of stock, one or more barrels of oil, etc.) at step 540. The system may, for example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable
25 interface element or combination of elements, to provide this opportunity.

The system may provide a user with an opportunity to define a purchase request by, for example, defining a class of commodities (step 550).
30 The class of commodities may be of the type provided to the system by the user at step 510. The system may provide the user with an opportunity to define a class of commodities by, for example, selecting a class from a list of classes, defining a boolean or natural

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language expression, or using any other suitable approach. The system may, for example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of
5 these elements, or any other suitable interface element or combination of elements, to provide this opportunity.

The system may provide a user with an opportunity to specify a price within the purchase
10 request (step 560). The price may be, for example, a bid price, market order, limit order, or any other suitable type of price. The system may, for example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a
15 combination of these elements, or any other suitable interface element or combination of elements, to provide this opportunity.

The system may store purchase requests at step 570. Purchase requests may be stored, for
20 example, in commodity information database 175, user information database 177, in a separate database dedicated to storing purchase requests, using any suitable combination thereof, or using any other suitable approach.

25 FIG. 6 shows illustrative steps involved in providing users with opportunities to sell commodities (step 400 of FIG. 3). The system may provide a user with an opportunity to indicate a desire to sell one or more commodities at step 600. The system may provide
30 users with this opportunity and other opportunities shown in FIG. 6, using any suitable user interface. The system may, for example, allow users to select a menu option from a menu, enter text, push a button, select a radio button, link, or other on-screen

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element, or provide any other suitable user interface element.

The system may prompt the user for a commodity type at step 610. This may be performed by
5 providing one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable interface element or combination of elements. In response to a user indicating a commodity type, the
10 system may provide a specialized interface based on, for example, the type of the commodity (step 620).

The system may provide a user with an opportunity to define one or more sales requests at step 630. This may include, for example, providing a
15 user with an opportunity to indicate one or more commodities that the user wishes to sell (step 640). The system may display the commodities that the user owns using any suitable approach. The system may, for example, display all of the commodities the user owns,
20 sorted in any suitable order (e.g., alphabetically, by type, by purchase date, or any other suitable order), and allow the user to select or otherwise indicate a commodity or commodities that the user wishes to sell. The commodities displayed may be only those commodities
25 of the type indicate by the user at step 610 if desired. The system may provide users with opportunities to define classes of commodities using boolean or natural language expressions.

Step 630 may also include providing a user
30 with an opportunity to specify a price at which the user wishes to sell a commodity or commodities (step 640). The price may be, for example, an ask price, market order, limit order, or any other suitable type of price. The system may, for example, provide

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one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable interface element or combination of elements, to provide this
5 opportunity. The system may store sales requests that indicate commodities that users wish to sell, their quantities, prices, or any other suitable commodity information (step 650). Sale requests may be stored, for example, in commodity information database 175,
10 user information database 177, in a separate database dedicated to storing purchase requests, any suitable combination thereof, or using any other suitable approach.

FIG. 7 shows illustrative steps involved in
15 providing users with opportunities to trade commodities (step 410 of FIG. 3). The system may provide users with opportunities to indicate a desire to trade one or more commodities at step 700. The system may provide users with this opportunity and other opportunities
20 shown in FIG. 7, using any suitable user interface. The system may, for example, allow users to select a menu option from a menu, enter text, click a button, select a radio button, link, or other on-screen element, or provide any other suitable user interface.
25 The system may prompt users for a commodity type at step 710. Users may enter commodity types using any suitable interface element. The system may provide a specialized interface based, for example, on the commodity type entered by the user, at step 720. In
30 practice, it may be desirable to omit steps 710 and 720 when, for example, the user wishes to trade one type of commodity for a different type of commodity.

At step 730, the system may provide users with opportunities to define trade requests. The

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system may allow users to define trade requests using any suitable approach. Users define trade requests by, for example, indicating a commodity or commodities that the user fractionally or wholly owns and that a user
5 wishes to trade (i.e., traded commodities). The user may also indicate a commodity or commodities that the user wishes to trade for (i.e., desired commodities). The system may, for example, provide a user with an opportunity to indicate a particular unique or fungible
10 commodity (e.g., a particular piece of real estate, a particular patent, one or more shares of stock, one or more barrels of oil, etc.) that the user owns or desires at step 740. The system may, for example, provide one or more drop-down lists, menus, searchable
15 lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable interface element or combination of elements to provide this opportunity.

The system may provide a user with an
20 opportunity to define a trade request by, for example, defining classes of to-be-traded commodities that the user owns, classes of desired commodities that the user wishes to trade for, or both, at step 750. Classes of to-be-traded or desired commodities may be limited to
25 the commodity type provided to the system by the user at step 710. The system may provide the user with an opportunity to define a class of commodities by, for example, selecting a class from a list of classes, defining a boolean or natural language expression, or
30 using any other suitable approach. The system may, for example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other

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suitable interface element or combination of elements, to provide this opportunity.

The system may store trade requests that indicate to-be-traded and desired commodities at
5 step 760. Trade requests may be stored, for example, in commodity information database 175, user information database 177, in a separate database dedicated to storing purchase requests, any suitable combination thereof, or using any other suitable approach.

10 The system may initiate the transfer of ownership of commodities, or the trade of commodities (step 420 of FIG. 3). An illustrative flowchart of steps involved in initiating the transfer of ownership in or trade of commodities is shown in FIG. 8. At
15 step 800, the system may attempt to match one or more purchase, sale, or trade requests. The system may search for direct matches (step 810), construct aggregated matches (step 820), match by auction (step 830), or provide users with opportunities to
20 match close requests (step 840).

The system may attempt to match requests directly (step 810) using any suitable approach. The system may attempt to match orders when, for example, orders are placed (i.e., defined by users and stored by
25 the system), at a predefined time each day, periodically, after a predefined number of orders have been placed (i.e., defined by users and stored by the system), or with any other suitable frequency. A combination of these approaches may also be used.
30 Matches may be performed for identified commodities (i.e., commodities identified at steps 540, 640, and 740 of FIGS. 5, 6, and 7, respectively) at step 813, or for classes of commodities (i.e., classes defined at steps 550, 650, and 750 of FIGS. 5, 6,

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and 7, respectively) at step 817. The system may find matches using any database query method suitable for the database in which the requests are stored (e.g., commodity information database 175, user information database 177, a combination thereof, or any other suitable database). When no direct matches are immediately found, the system may wait a user-defined or system-defined period of time (e.g., thirty days) until attempting to match the request again.

10 The system may also match requests by aggregating purchase requests, sale requests, or trade requests (step 820). The system may, for example, search a database (e.g., commodity information database 175, user information database 177, a combination thereof, or any other suitable database) for one or more requests for a particular commodity type and quantity (if applicable). The system may then aggregate the found requests to satisfy the original request that prompted the system to perform the search.

15 The system may aggregate enough sales requests, for example, to fill one purchase request. The system may, for example, aggregate each of a number of units into a block commodity. The owners of each unit may retain their exclusive ownership over each unit and match all

20 of the units to a single or aggregated purchase request. In another approach, the system may convert each user's interest in each unit into a fractional ownership in an entire block, and match the block to a single or aggregated purchase request. The system may

25 aggregate requests on a by-time basis (i.e., on a first-come-first-serve basis).

30 The system may aggregate enough purchase requests to fulfill one or more sales requests. The system may also aggregate both sales requests and

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purchase requests to transfer ownership in one or more commodities. Matches may be performed for identified commodities (i.e., commodities identified at steps 540, 640, and 740 of FIGS. 5, 6, and 7, respectively) at
5 step 823, or for classes of commodities (i.e., classes defined at steps 550, 650, and 750 of FIGS. 5, 6, and 7, respectively) at step 827. The system may find matches using any database query method suitable for the database in which the requests are stored (e.g.,
10 commodity information database 175 of FIGS. 1a and 1b).

The system may also match purchase and sales requests by providing users with opportunities to initiate or participate in auctions for commodities (step 830). The system may provide users with
15 opportunities to participate in or initiate auctions for identified commodities (i.e., commodities identified at steps 540, 640, and 740 of FIGS. 5, 6, and 7, respectively) at step 833, or for classes of commodities (i.e., classes defined at steps 550, 650,
20 and 750 of FIGS. 5, 6, and 7, respectively) at step 837. Turning from FIG. 8 to FIG. 9, FIG. 9 shows a flowchart of illustrative steps involved in providing users with opportunities to participate in or initiate auctions for identified commodities or classes of
25 commodities (i.e., steps 833 and 837 of FIG. 8). Some of the steps shown in FIG. 9 may also be performed in connection with, for example, providing users with opportunities to directly participate in or initiate electronic auctions in general, or, to automatically
30 participate in auctions when the system does not find matches for pending purchase or sale requests.

The system may provide a user with an opportunity to indicate a desire to participate in an electronic auction, or to initiate an electronic

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auction, at step 900. In response to a user indicating a desire to participate in an auction or to initiate an auction, the system may provide the user with an opportunity to define an auction request (step 910).

- 5 The system may provide the user with an opportunity to, for example, indicate a particular unique or fungible commodity (e.g., a particular piece of real estate, a particular patent, one or more shares of stock, one or more barrels of oil, etc.) that the user owns or
- 10 desires. The system may, for example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable interface element or combination of elements to provide this opportunity.

- 15 The system may provide a user with an opportunity to define an auction request by, for example, defining classes of commodities that the user owns and wishes to auction, defining classes of desired commodities that the user wishes to auction for, or
- 20 both. The system may provide the user with an opportunity to define a class of commodities by, for example, selecting a class from a list of classes, defining a boolean or natural language expression, or using any other suitable approach. The system may, for
- 25 example, provide one or more drop-down lists, menus, searchable lists, check boxes, radio buttons, text fields, a combination of these elements, or any other suitable interface element or combination of elements, to provide this opportunity.

- 30 In response to the user having indicated a desire to participate in an auction at step 900, the system may attempt to find a matching auction at step 940. The system may attempt to find a matching auction by, for example, searching a suitable database

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(e.g., commodity information database 175, user information database 177, a combination thereof, some other database which may be dedicated to storing requests, etc.) for pending or active auctions. If
5 there is a matching auction, the system may provide the user with an opportunity to participate in the auction (e.g., accept bids, make counter offers, make bids) at step 950. If there is no matching auction, the system may store the auction request until there is a matching
10 purchase, sale, or auction request.

In response to a user having indicated a desire to initiate an auction at step 900, the system may initiate an auction at step 920. The system may initiate an auction by, for example, searching a
15 suitable database (e.g., commodity information database 175 or user information database 177, a combination thereof, some other database which may be dedicated to storing requests, etc.) for unmatched purchase or sale requests that match the auction
20 request. The system may provide the user with an opportunity to participate in the auction (e.g., accept bids, make counter offers, make bids) at step 950.

The system may provide a buyer with an opportunity to participate in the auction by, for
25 example, allowing a buyer to indicate a price that the buyer is willing to pay for a particular type of fungible commodity or class of commodities (e.g., the buyer may indicate that he or she is willing to pay \$100.00 for grain) (step 950). Sellers may respond
30 by bidding an amount of the requested commodity at the indicated price (e.g., 50 bushels for \$100.00). The system may complete the auction (step 960) and initiate the transfer of ownership in a commodity from a seller to the buyer when, for example, the seller offers the

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most amount of the commodity at the indicated price (e.g., 125 bushels for \$100.00).

The system may also provide sellers with opportunities to participate in auctions at step 950.

- 5 Sellers may auction commodities using any suitable open or closed auction approach. Seller based auctions may include, for example, English and Dutch style auctions, or any other suitable auction. In English style auctions, the system may start with a minimum bid and
- 10 provide buyers with opportunities to bid higher and higher amounts until the highest bid is reached. In Dutch style auctions, the system may start with an asking price. As users purchase one or more commodities or units in a block commodity, the system
- 15 may keep lowering the asking price until all of the available commodities or units are sold.

- The system may provide users with opportunities to participate in or initiate auctions when, for example, there are no matches for the users'
- 20 pending purchase or sale requests. The system may, for example, search for direct matches, or aggregate matches, at steps 810 and 820 of FIG. 8, collectively represented in FIG. 9 as step 930. When the system finds no direct or aggregated matches for a particular
- 25 request, the system may attempt to find a matching auction at step 940. When a matching auction is found, the system may provide the user with an opportunity to participate in the auction at step 950. When a matching auction is not found, the system may store the
- 30 original purchase or sales request at step 970 until there is a match. In another suitable approach, the system may attempt to continue trying to find a direct or aggregate match for a user-defined or system-defined

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period of time (e.g., six months) before initiating an auction.

Returning to FIG. 8, the system may also match requests by providing users with opportunity to
5 match close requests. The system may, for example, find one or more requests that approximately match an original request (i.e., the request that prompted the system to perform the searches at steps 810 or 820) in commodity type, quantity, price, or any suitable
10 combination thereof, within a predefined threshold. The predefined threshold may be designated by the system, or the system may provide users with opportunities to enter user preferences or rules (e.g., boolean or natural language expressions) that indicate
15 suitable thresholds for close matches. The system may provide a user with close requests, and provide the user with an opportunity to match the original request to a close request. This opportunity may be provided using any suitable approach. The system may provide
20 the user with an opportunity to select a close request, or indicate a desire to conform an original request to a close request, using push buttons, radio buttons, drop-down menus, text fields, or any other suitable user interface element.

25 The system may determine whether there are co-owners of a purchased, sold, or traded commodity at step 850. Step 850 may be performed by the system at any suitable time during the initiation of the transfer of ownership of a commodity (i.e., step 420 of FIG. 3).
30 When the system provides a sale, for example, the commodity or class of commodities that is the subject of the sale may be indicated by the user as part of a sales request or similar auction request. The system may determine whether there are any co-owners

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associated with the commodity before matching the sales request with a purchase request. When the system provides a purchase, the commodity or class of commodities that is the subject of the purchase may not
5 be indicated until the purchase request is matched. Co-owners may not be determined until a match has occurred.

The system may determine whether there are co-owners associated with a commodity using any
10 suitable approach. The system may, for example, reference pointers to owners associated with a commodity (e.g., links to records in user information database 177 of FIGS. 1a and 1b) from commodity records in commodity information database 175 (FIGS. 1a
15 and 1b). In another approach, the system may search user information database 177 for owners associated with the commodity (e.g., by links to commodity information database, commodity identifiers, etc.). A combination of these approaches or any other suitable
20 approach may be used. When a commodity is co-owned, or will be co-owned, the system may address the co-owners' rights at step 860. When the commodity is wholly owned before and after the purchase or sale, the system may proceed to perform additional functions related to the
25 transfer of ownership in the commodity (e.g., steps 460-480 of FIG. 3).

FIG. 10 shows a flowchart of illustrative steps involved in addressing co-ownership rights in the contexts of purchases, sales, and trades. In
30 particular, the system may address drag-along or tag-along rights that have been associated with a commodity that was fractionally owned prior to a purchase, sale, or trade, or that will be fractionally owned after a purchase, sale, or trade. The system may determine

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whether drag-along or tag-along rights apply to a commodity at step 1000. When drag-along or tag-along rights apply, the system may notify other co-owners of the commodity that is being purchased or sold

5 (step 1010). The system may notify other co-owners when, for example, a purchase or sale request is defined, when a purchase or sale request is matched (i.e., directly, by aggregation, by auction, matched to a trade request, etc.), or at any other suitable time.

10 The system may notify co-owners using any suitable approach. The system may, for example, send user and non-user co-owners e-mails, provide messages from within system display screens or web pages to user owners, provide web pages to non-user co-owners, print

15 out letters that are mailed to the co-owners, or use any other suitable approach to notify user and non-user co-owners. In the illustrative steps of FIG. 10, the system may not notify co-owners of commodities for which there are no associated drag-along or tag-along

20 rights as indicated by the solid line from step 1000 to step 460. If desired, the system may notify such co-owners to provide them with opportunities to participate in a purchase or sale (e.g., by auction), as indicated by the dotted line to step 1010.

25 The system may notify other co-owners of any suitable commodity or user information such as, for example, sale request information, the seller's liquidity rights (if any), co-owners' rights, or any suitable combination thereof. When, for example, a

30 co-owner has periodic drag-along rights, the system may notify the users of whether the sale request is in accordance with those rights. The system may, if applicable, notify co-owners of their tag-along rights,

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if any, along with any other suitable information (e.g., purchase request information).

The system may also provide co-owners with an opportunity to purchase the commodity directly by aggregation, by auction, or using any other suitable approach. The system may provide co-owners with purchase opportunities prior to providing third parties with opportunities to purchase the commodity or the seller's interest in the commodity. If no single co-owner or group of co-owners wishes or wish to purchase the commodity, the system may: (1) attempt to match the seller's request with a purchase request if the system notified the other co-owners of a sale prior to a match, or (2) continuing with the transfer of ownership if a match has already occurred.

The system may provide non-user co-owners with opportunities to purchase the commodity using any suitable approach. The system may, for example, allow non-users to participate, and provide information to non-users, via e-mail, an accessible web page, telephone, facsimile, mail, or using any other suitable approach. When non-users participate by mail or fax, a system operator may enter the non-user's bid or lack of a bid into the system.

The system may provide co-owners with opportunities to sell their co-ownership interests at step 1030. This may be as a result of the co-owners having tag-along rights (step 1035). The system may provide non-user co-owners with opportunities to sell their co-ownership interests using any suitable approach. The system may, for example, allow non-users to participate, and provide information to non-users, via e-mail, an accessible web page, telephone, facsimile, mail, or using any other suitable approach.

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When non-users participate by mail or fax, a system operator may enter the non-user's bid or lack of a bid into the system.

When one or more co-owners indicate a desire to exercise their rights, the system may provide a prospective purchaser (if a match has already occurred) with an opportunity to accept the purchase of those interests at step 1040. When the user refuses to purchase the additional co-ownership interests, the system may cancel the sale or purchase (depending on whether the co-owner issued a sales request or the purchaser issued a purchase request, respectively) at step 1045. If the purchaser indicated a desire to purchase the co-ownership interests, the system may continue the transfer and generate appropriate transfer documents (e.g., step 460 of FIG. 3).

Once the system has initiated the transfer of ownership as described herein, the system may generate and provide transfer documents at step 460 of FIG. 3. FIG. 11 is a flowchart of illustrative steps involved in generating and providing transfer and other documents. The system may determine whether a third party, such as a real estate broker, attorney, or mortgage broker, is required for a transfer, such as for transfers of real property. The system may select a third party (step 1100) either automatically, or by providing a user with an opportunity to select the third party (step 1105).

At step 1110, the system may generate any transfer documents and necessary retainer or other agreements. Transfer documents may include, for example, physical or electronic offers for sale, sales contracts, options, deeds and other documents of title, broker agreements, attorney retainer agreements, or any

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other suitable document. Transfer documents may also include, for example, trade documents and rental agreements that provide the right to use a commodity without transferring title. Electronic versions of

5 these agreements may be maintained by the system as suitable files (e.g., PDF files). In one suitable approach, the system may associate various transfer documents with users, brokers, or attorneys using a suitable database. When a particular user, broker, or

10 attorney is involved in a transfer, the system may retrieve the electronically stored documents and provide them in printed form or electronically to the parties involved in the transfer for signature (step 1120). Users and non-user co-owners may read

15 electronic documents in their electronic format or may print the documents out.

The system may provide documents electronically using any suitable approach. The system may, for example, e-mail documents to users and non-

20 user co-owners. In another suitable approach, the system may provide parties with e-mails containing links (e.g., hyperlinks) that users may select to launch suitable software (e.g., a web browser) to access the documents. In still another suitable

25 approach, the system may allow users to browse transfer documents while in the system. When documents are provided electronically, the system may provide parties with an opportunity to electronically sign the documents using any suitable electronic signatures

30 technology (step 1130). The system may, for example, provide documents to parties via e-mail so that the users can sign the documents electronically from their access devices or computers. Any other suitable approach or combination of approaches may be used.

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Users and non-user co-owners may also, for example, print out electronic documents and sign the printout. The system may obtain documents at step 1140. This may include, for example, receiving electronically signed
5 electronic documents. This may also include, for example, receiving physical documents and converting them to an electronic format.

Returning to FIG. 3, the system may provide for the electronic exchange or transfer of remuneration
10 for commodities sold or purchased (step 470). The system may remunerate non-participating co-owners for their interests first. Funds may be transferred between buyers' and sellers' accounts, between an owner and renter's accounts, or between traders' accounts.
15 The system may also provide for the electronic payment of brokers' and attorneys' fees. Electronic commerce may be accomplished using any suitable approach such as, for example, financial EDI (FEDI), electronic funds transfer (EFT), the Secured Electronic Transaction
20 protocol (SET), the Joint Electronic Payments Initiative (JEPI), or any other suitable approach.

The system may record the transfer of title in commodities at step 480. The system, via a suitable communications network, may record the transfer at a
25 private entity who maintains databases of title information (e.g., the system provider, a real estate title searcher, etc.), at a governmental office that is responsible for recording chain of title for the commodities (e.g., town clerks' offices, the assignment
30 division of the United States Patent and Trademark Office, etc.), at some other entity, or a combination thereof. The system may also record the transfer by, for example, providing suitable fields in records within commodity information database 175, or links

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between records within commodity information database 175 and user information database 177 (FIGS. 1a and 1b), to indicate the transfer. If the new or previous owner or owners were not users of the system, the system may attempt to target them with advertisements to entice them to become a user.

FIG. 12 is a flowchart of illustrative steps involved in providing owners and co-owners with information regarding changes in commodity information.

10 Changes in commodity information may include, for example, changes in maintenance schedules, changes in maintenance fees, changes in conditions of membership in an ownership network, changes in liquidity, or any other information regarding changes in commodity

15 information. An entity associated with a commodity may, for example, determine that these or other changes are necessary or desirable. The entity, such as a management corporation, maintenance corporation, co-owner, or any other interested entity, may be a user

20 of the system. The system may provide such an entity with an opportunity to change commodity information at step 1200. The system may notify the owner or co-owners of a commodity (which may include non-user co-owners) of the change in information using any

25 suitable approach (step 1210). The system may, for example, send owners and co-owners e-mails or regular mail (i.e., by printing out a message that is mailed by the system provided or other entity). The system may also provide messages within display screens or web

30 pages. Any other suitable approach may be used.

FIG. 13 is a flowchart of illustrative steps involved in providing users with opportunities to transfer commodities between networks of commodities. Users may wish to transfer commodities between networks

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to, for example, obtain lower operational, management, maintenance, or other costs, to increase the liquidity or value of a commodity, or for other reasons. At step 1300, the system may provide a user with an
5 opportunity to indicate a desire to transfer a commodity to a different network. In response to a user indicating such a desire, the system may provide the user with an opportunity to indicate the network to which the user wishes to transfer a commodity. The
10 system may provide this opportunity using, for example, drop-down menus, searchable lists, buttons, radio buttons, text fields, or any other suitable user interface element.

If the commodity is co-owned, the system may
15 notify the other co-owners of the proposed transfer at step 1320. The system may notify the other co-owners by, for example, sending e-mails, regular mails, system messages (if the other co-owners are users), or using any approach suitable for notifying the other
20 co-owners. The system may provide the other co-owners with an opportunity to vote on the transfer at step 1320. User co-owners may vote via the system. Non-user co-owners may vote via e-mail, regular mail, fax, or telephone, any of which may be indicated as
25 available to the non-user co-owners within the notification from the system. If desired, the system may include sufficient hardware and software to provide for automatic voting over the telephone.

When a sufficient number of affirmative votes
30 of the co-owners (e.g., a majority, two-thirds, etc.) is received, the system may transfer the commodity to the indicated network at step 1340. When an insufficient number of affirmative votes are received, the system may provide all of the co-owners with an

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opportunity to submit an alternate network (e.g., via e-mail, mail, phone, fax, etc.) (step 1335). In practice, steps 1330 and 1335 may be combined. Voting may continue using any suitable approach to determine whether there is a preferred network. The system may, for example, provide for voting in rounds. Each co-owner may be provided with an opportunity to identify an alternate network in the first round. In each subsequent round, the network with the least number of votes is removed from consideration. If the last network to remain does not receive a sufficient amount of affirmative votes, the system notifies all co-owners that voting has terminated and that a transfer will not take place. When a network receives a sufficient number of votes, the system may transfer the commodity to the new network (step 1340).

The system may transfer the commodity to the indicated network, which is also the winning network when a vote has taken place, at step 1340. This may be accomplished using any suitable approach. When the new network is serviced by a system in accordance with the present invention, then the transferring system may transfer user and commodity information associated with the co-owners and the commodity to the receiving system. The transferring system may, if desired, retain a copy of the information. When the new network is not serviced by a system in accordance with the present invention, the transferring system may transfer information in a suitable universal file format (e.g., a comma delimited text file, a tab delimited text file, as SQL records or as an SQL database, as an HTML or other markup language file, etc.) to the receiving system using any suitable approach (e.g., e-mail, the File Transfer Protocol (FTP), etc.). In still another

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suitable approach, the system may be programmed to provide the user and commodity information in a proprietary format readable by the receiving system.

The features of an electronic ownership control system in accordance with the present invention may be presented to users using any graphical user interface suitable to the chosen client/server or on-line approach used to implement the system. FIGS. 14-49 show an illustrative graphical user interface for an electronic ownership control system in accordance with the present invention. For purposes of clarity, FIGS. 14-49 will be described as illustrative web pages for use in an on-line electronic ownership control system. The interface shown may, in practice, be used as suitable display screens in a client/server based system.

The illustrative web pages shown in FIGS. 14-49 illustrate features of the system as they may be used to provide users with opportunities to manage and transfer ownership in a number of types of commodities. The types of commodities shown in the following figures are only illustrative examples. The features of the system of the present invention may be used to provide users with opportunities to manage and transfer ownership in any other commodity as defined previously herein. Moreover, the user interface elements shown in the figures are only illustrative, and may be replaced with any other user interface elements suitable for the features with which the illustrative interface elements are associated.

An illustrative login page 1400 in accordance with the present invention is shown in FIG. 14. Login page 1400 and other pages of the system may include, for example, advertisements 50 and links to additional

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features (e.g., link 1410). Advertisements 50 may be any suitable text, graphic, or video advertisement. FIGS. 14-49 illustrate the use of two advertisements 50 within each page. In practice, pages may include zero, 5 one, two, or more than two advertisements if desired. Advertisements 50 may have associated audio. Pure audio advertisements may be played without displaying visual indicators of their availability if desired. Login page 1400 also includes text boxes 1415 that 10 provide users with opportunities to enter a login ID and a password. Users may indicate they have entered their information by, for example, pressing button 1420. In response, the system may display a portfolio page. An illustrative portfolio page 1500 is 15 shown in FIG. 15 and is discussed below.

Page 1400 may include link 1410 to provide those who are not users an opportunity to register with the system. In response to, for example, the user selecting link 1410, the system may provide a blank 20 user information page, such as illustrative user information page 1500 of FIG. 15. User information page 1500 of FIG. 15 may provide new users an opportunity to input new user information in, for example, a number of text boxes. The system may prompt 25 for, for example, a user's full name, address, telephone number, business address and phone number, e-mail address, social security number, bank account information, credit card account information, or any other suitable information. In response to a new user 30 indicating that all of the necessary information has been entered (e.g., by pressing button 1510), the system may provide the user with an opportunity to enter other related information, such as associated party information and commodity information, or to

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access other system features. The system may require the new user to re-login into the system before entering this information or accessing additional features. The user may re-login into the system by, 5 for example, issuing suitable navigation commands with a web browser (e.g., pressing a "back button," closing the browser and restarting it, or any other suitable approach). Alternatively, the system may provide a button, link, or other interface element providing the 10 user with an opportunity to re-login into the system.

Turning to FIG. 16a, the system may provide portfolio page 1600 in response to a user logging into the system. Portfolio page 1600, and other pages of the system, may include links that provide users with 15 opportunities to access various features of the system. Users may select link 82 to, for example, view or edit user information. Users may select link 84 to, for example, view, enter, or edit information regarding parties associated with the user. Users may select 20 link 86 to, for example, view, enter, or edit commodities information. Users may select links 88, 90, and 92 to purchase, sell, and trade commodities, respectively. Users may select link 94 to access maintenance or other features. Users may select 25 link 96 to view or send messages.

FIG. 16b shows an illustrative user information page 1501 that the system may display in response to a user selecting link 82. User information page 1501 of FIG. 16b is a completed version of the 30 blank user information page 1500 of FIG. 15, and includes elements for providing a user with an opportunity to edit his or her user information.

FIG. 17 shows an illustrative associated parties page 1700 that the system may provide in

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response to a user indicating a desire to enter associated party information by, for example, selecting associated parties link 84. Associated parties page 1700 may include links or other suitable interface elements that provide users with opportunities to view information regarding attorneys, real estate brokers, mortgage brokers, or friends. Other types of third parties may be associated with users if desired (e.g., stock brokers, engineers, title searchers, or any other party suitable to the types of commodities handled by the system). In response to a user selecting attorneys link 1705 for example, the system may provide the user with an attorneys page that provides the user with opportunities to view, enter or edit information for attorneys associated with the user. An illustrative attorneys page 1800 is shown in FIG. 18. Attorneys page 1800 may include links for each attorney associated with a user.

In the example of FIG. 18, the user has only one associated attorney. In response to the user selecting that attorney (e.g., by selecting the attorney's link), the system may provide an attorney information page, such as illustrative attorney information page 1900 of FIG. 19. Attorney information pages may provide users with opportunities to view and edit attorney information. The system may provide attorney information page 1900 as a blank template to the user in response to the user indicating a desire to add an attorney (e.g., by selecting link 1805 of FIG. 18). Page 1900 may also be changed, for example, to include interface elements suitable for providing users with opportunities to enter information into the fields of the page (e.g., drop-down lists, searchable lists, browse buttons, etc.).

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Attorney information page 1900 may also provide users with opportunities to view documents (or add documents) related to an attorney. In the example, of FIG. 19, the shown attorney has two related
5 documents, a retainer agreement and a contract of sale. A user may indicate a desire to view a related document by, for example, selecting the document's link. In response, the system may provide the document for viewing by the user. In practice, the user's web
10 browser may launch a viewer suitable for displaying the document (e.g., a Microsoft Word viewer, an Adobe Acrobat viewer, etc.). The system or the viewer may provide the user with an opportunity to print the related document.

15 Returning to FIG. 17, users may select link 1710 to view, enter, or edit information for real estate brokers associated with the user. In response to a user selecting link 1710, the system may provide a brokers screen. An illustrative brokers screen 2000 is
20 shown in FIG. 20. Brokers screen 2000 may include, for example, a list of brokers associated with the user. In the example, of FIG. 20, there is only one broker associated with the user. In response to the user selecting a broker (e.g., by selecting a link
25 associated with a broker), the system may provide a real estate broker information page. Real estate broker information pages, such as illustrative real estate broker information page 2100 of FIG. 21, may provide the user with an opportunity to view or edit
30 information for a real estate broker. The system may provide real estate broker information page 2100 as a blank template with suitable interface elements to the user in response to the user indicating a desire to add a real estate broker (e.g., by selecting link 2005 of

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FIG. 20). Real estate broker information page 2100 may also provide users with opportunities to view documents (or add documents) related to a real estate broker. In the example of FIG. 21, the shown real estate broker
5 has one related document, a broker agreement. A user may indicate a desire to view the broker agreement by, for example, selecting the document's link.

Returning to FIG. 17, users may select link 1715 to view, enter, or edit information for
10 mortgage brokers associated with the user. In response to a user selecting link 1715, the system may provide a mortgage brokers page. An illustrative mortgage brokers page 2200 is shown in FIG. 22a. Mortgage brokers page 2200 may include, for example, a list of
15 mortgage brokers associated with the user that is organized or sorted in any suitable format. In the example of FIG. 22a, there are two mortgage brokers associated with the user. In response to the user selecting a mortgage broker (e.g., by selecting a
20 link associated with a broker), the system may provide a mortgage broker information page. Mortgage broker information pages, such as illustrative mortgage broker information page 2250 of FIG. 22b, may provide the user with an opportunity to view or edit information for a
25 mortgage broker. The system may provide mortgage broker information page 2250 as a blank template with suitable interface elements to the user in response to the user indicating a desire to add a mortgage broker (e.g., by selecting link 2210 of FIG. 22a). Mortgage
30 broker information page 2250 may also provide users with an opportunity to view documents (or add documents) related to a mortgage broker. In the example of FIG. 22b, the shown mortgage broker has one related document, a pre-approval letter. A user may

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indicate a desire to view the pre-approval letter by, for example, selecting the document's link.

Returning to FIG. 17, users may select link 1720 to view, enter, or edit information for
5 friends associated with the user. Friends may be associated with a user for any suitable purpose within the system. Friends may be, for example, user or non-user co-owners of properties. Friends may also be
10 users or non-users of the system that a user may wish to want to involve in splits -- opportunities to join the user in a purchase, trade, or ownership of a commodity. A user may wish to split a commodity when, for example, the user cannot or does not desire to purchase or trade for a commodity alone. The system
15 may provide the user with an opportunity to notify friends of the opportunity and ask them if they want to participate in the purchase or trade. A user may also wish to split a commodity when, for example, the user does not need or desire all of a commodity the user
20 owns. The user may wish to provide friends with an opportunity to purchase some of the commodity.

In response to a user selecting link 1720, the system may provide a friends page. An illustrative friends page 2300 is shown in FIG. 23a. Friends
25 page 2300 may include, for example, a list of friends associated with the user that is organized or sorted in any suitable format. In the example of FIG. 23a, there are two friends associated with the user. In response to the user selecting a friend (e.g., by selecting a
30 link associated with the friend), the system may provide a friend information page. Friend information pages, such as illustrative friend information page 2350 of FIG. 23b, may provide the user with an opportunity to view or edit information for a friend.

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The system may provide friend information page 2350 as a blank template with suitable interface elements to the user in response to the user indicating a desire to add a friend (e.g., by selecting link 2310 of

5 FIG. 23a).

Friend information page 2350 may indicate, or provide users with opportunities to indicate, commodities that are co-owned by the user and the friend. The user may indicate a desire to view

10 information about the co-owned commodity by, for example, selecting its link. In response, the system may provide a commodity information page, such as the illustrative commodity information page 3000 shown in FIG. 30a.

15 Returning to FIG. 16a, the system may provide users with opportunities to enter information for commodities that the users acquired without using the system, and may allow the users to manage the commodities using the system. A user may indicate a

20 desire to enter commodity information by, for example, selecting commodities link 86 from FIG. 16a or any page that includes link 86. In response, the system may provide, for example, a type selection page, such as illustrative type selection pages 2400 of FIGS. 24a

25 and 25a. In the examples of FIGS. 24a and 25a, the user has chosen a commodity type of utilities/ electrical and real estate/vacation, respectively. These are just two examples, as the system may provide users with opportunities to add commodities of any type

30 as defined herein.

The type selection pages of FIGS. 24a and 25a include a drop-down list that prompts a user for a commodity type. From this type, the system may provide specialized pages within which the user may enter

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commodity information. This example of one type of specialization of pages is illustrated when comparing the illustrative pages of FIGS. 24a-24c for commodities of type utilities/electrical, and the illustrative
5 pages of FIGS. 25a-25c for commodities of type real property/vacation. Specialization may not be used if it is not desired.

The system may, in response to a user selecting a commodity type of utilities/electrical as
10 shown in FIG. 24a, provide a commodities information page. Commodities information pages may only provide interface elements for information relevant to the commodity type selected or otherwise indicated by the user. An illustrative commodities information page for
15 commodities of type utilities/electrical is shown in FIG. 24b. In this example, the system may prompt the user for the name of the source of the electricity, the dates between which the user owns output from the source, the amount of output, the price paid, or any
20 other suitable information. Commodities information pages may prompt for whether there are drag-along or tag-along rights associated with a commodity, and may provide users with opportunities to access additional pages for inputting information using interfaces
25 designed especially for the selected commodity type. In this example, the system may provide users with an opportunity to define the hourly consumption of the user within each day of output that may have been used to obtain the commodity.

30 In response to a user indicating a desire to define the user's hourly consumption (e.g., by selecting link 2455), the system may provide an hourly consumption page. An illustrative hourly consumption page 2470 is shown in FIG. 24c. In practice, it may be

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desirable to design interfaces in accordance with accustomed or widely accepted electronic or non-electronic formats for defining commodities within an industry. For example, it may be desirable to design
5 pages within the system to look like standardized forms. In this example, the user is provided with an interactive bar graph to define the user's hourly consumption. The user may select and move a bar 2472 to indicate the amount of output the user requires
10 during a given time slot.

The system may, in response to a user selecting a commodity type of real estate/vacation as shown in FIG. 25a, provide illustrative ownership selection page 2550 of FIG. 25b. Ownership selection
15 pages may be desirable when, as with vacation property, there may be a number of possible different forms of ownership for a type of commodity. The system may provide specialized pages based on the type of ownership. In the example of FIG. 25b, the user has
20 selected a deeded-week form of ownership. In practice, it may be undesirable to provide specialized pages for commodities that do not have a number of types of possible ownership.

An illustrative commodities information
25 page 2552 for deeded-week vacation properties is shown in FIG. 25c. The system may prompt the user to enter, for example, the name of the provider or manager of the property, its location, the week of ownership, the network of properties with which the property is
30 associated (which may be provided using a predefined list of networks), the price paid, whether there are drag-along or tag-along rights, or any other suitable information. Commodities information pages or other pages for commodities in general, and in this example,

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may provide users with opportunities to generate or access a list of co-owners associated with a commodity, and to associate additional documents with a commodity.

In response to a user indicating a desire to
5 generate or access a list of co-owners associated with a property (e.g., by selecting link 2570 of FIG. 25c), the system may provide a co-owners page. An illustrative co-owners page 2600 is shown in FIG. 26. The system may already have a list of co-owners
10 associated with the property. Such a list may, for example, have been entered by another co-owner, have been generated by the system from the system information, or may have been electronically or otherwise provided to the system or provider of the
15 system from the network of properties associated with the property. The system may provide the user with an opportunity to edit the list, or to accept the list. The system may notify the originator of the list that a user has edited the list. If the originator is a user
20 of the system, the system may prompt the originator to indicate whether the originator wishes his or her list to be updated.

Returning to FIG. 25c, the system may provide users with opportunities to associate documents with
25 commodities. In response to a user indicating a desire to associate documents with a vacation property by, for example, selecting link 2575, the system may provide an additional documents page. An illustrative additional, documents page 2700 is shown in FIG. 27a. As shown in
30 FIG. 27a, the system may prompt the user to indicate whether the user wants to associate additional electronic or paper documents with a commodity. In response to a user indicating a desire to associate electronic documents, the system may prompt the user

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for a file name and path, or to browse for a file, as shown in FIG. 27b. The user may upload the electronic documents to the system and the system may store them electronically. The system may also OCR the documents
5 and search them for information regarding ownership rights and other information if desired.

In response to a user indicating a desire to associate paper documents with a commodity, the system may provide the user with a reference number and
10 shipping instructions as shown in FIG. 27c. Upon receiving the documents from the user, the system may scan in the documents, OCR them, and store them electronically. The system may also search the documents for information regarding ownership rights
15 and other information if desired.

Returning to the illustrative portfolio page 1600 of FIG. 16a, the system may provide users with opportunities to view and edit commodity information for commodities that are in the users'
20 portfolios. As shown in FIG. 16a, for example, the system may provide a summary of a user's commodities. The listed commodities may be commodities acquired through the system, or commodities that were not acquired by the user using the system and for which
25 information may have been entered as illustrated by the examples shown in FIGS. 24a-24c, 25a-25c, 26, and 27a-27c. Commodities may be organized using any suitable order, and summaries of any suitable commodities information may be shown. If desired, the information
30 and commodities shown in portfolio pages may be user configurable.

The value of properties listed in portfolio page 1600 or in any other page may be displayed based on any suitable value. The system may display, for

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example, the amount paid for a commodity as its value. In another suitable approach, the system may calculate or obtain the market value or price of a commodity when the system provides its value (i.e., initially or when
5 the user or the system refreshes the screen). In still another suitable approach, the system may periodically or continuously display and update the market value of a commodity. Fair market value may be calculated by the system using any suitable approach. The system
10 may, for example, track sales of commodities similar in type, duration, ownership, source, or any other suitable criteria, and calculate a fair market value. In another approach, the system may obtain the market value of a commodity from a third party system. The
15 provider of a commodity (e.g., a utility, computer service, etc.), for example, may provide the current price it is asking for similar commodities. A combination of display and value determination approaches may be used if desired.

20 In the example shown in FIG. 16a, the user has five commodities. For the purposes of this example, assume that the first three listed commodities were acquired by the user using the system, and that the last two listed commodities were acquired by the
25 user without the system. Also assume that commodity information has been entered for the last two listed commodities (e.g., as shown in FIGS. 24a-24c, 25a-25c, 26, and 27a-27c).

The system may also indicate to users when
30 the users have received purchase or trade bids for their commodities. Portfolio page 1600 may include, for example, a bid indicator 1625 or 1627 for each commodity for which the system has matched a purchase request, and a trade indicator 1650 for each commodity

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for which the system has matched trade requests. Users may view purchase and trade requests by, for example, selecting indicators 1625, 1627, and 1650, respectively.

5 Users may indicate a desire to view additional information for a commodity by, for example, selecting its link. In response, the system may provide a commodities information page. The following five examples of commodities information pages are only
10 illustrative. Commodities information pages may include any information suitable for the commodities for which commodity information is displayed. Any suitable graphical user interface element or combination of graphical user interface elements may be
15 used to provide users with opportunities to access this information and perform other system features related to the commodities. The examples shown in FIGS. 28a-28d, 29a-29e, 30a-30e, 31a-31c, and 32 illustrate how the system may provide specialized pages
20 based on the particular commodity a user selects, or the type of commodity selected.

 An illustrative commodities information page 2800 that the system may display in response to a user selecting the link for commodity PFE is shown in
25 FIG. 28a. Commodities information page 2800 may display the type of commodity for which information is displayed. In this example, the type of commodity displayed is a stock. Other information related to stocks may be displayed, such as the full name of the
30 stock, how many shares are owned, the price paid per-share, and the current market price. The current price may be determined and displayed using any suitable approach and frequency. Page 2800 may provide users with an opportunity to edit commodity information by,

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for example, selecting button 2807 and editing the information.

Page 2800 may also provide a user with an opportunity to access additional information and

5 features related to the commodity. The user may, for example, access recent news about the stock, see its recent price history, sell all or some of the stock (discussed below), or trade the stock. If purchase or trade requests have been matched to the commodity, the

10 system may provide the user with an opportunity to view the bids. Users may indicate a desire to, for example, view news about the stock by selecting link 2805. In response, the system may provide a news page, such as illustrative news page 2850 of FIG. 28b. Users may

15 view articles by, for example, selecting their links. In this example, only one article for commodity PFE is available. Users may indicate a desire to, for example, view the recent price history of a stock by selecting link 2810 (FIG. 28a). In response, the

20 system may provide a price history page, such as illustrative price history page 2875 of FIG. 28c. In this example, the price history is shown as a graph, but any suitable user interface element may be used.

Users may indicate a desire to view purchase

25 or trade requests for the stock by, for example, selecting link 2815 (FIG. 28a). Link 2815 may not be displayed when there are no pending requests. In response to the user selecting link 2815, the system may display a request received page, such as

30 illustrative request received page 2880 of FIG. 28d. The system may also provide request received page 2880 when, for example, the user selects indicator 1625 from page 1600 of FIG. 16a. In this example, the system has aggregated the user's shares to match a pending

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purchase request. The user may indicate a desire to accept or reject the pending request by, for example, selecting buttons 2885 or 2887, respectively.

An illustrative commodities information

- 5 page 2900 that the system may display in response to a user selecting the link for commodity Villas@fla from page 1600 of FIG. 16a is shown in FIG. 29a. Commodities information page 2900 may display the type of commodity for which information is displayed. In
10 this example, the type of commodity displayed is vacation property. Other information related to vacation property may be displayed, such as the full name of the property, how it is owned or used by the user, the amount time for which it is owned or used,
15 the time period during which it is owned or used, the amount paid, the current value, whether there are drag-along or tag-along rights, or any other suitable information. The current value may be determined and displayed using any suitable approach and frequency.
20 Page 2900 may provide a user with an opportunity to edit commodity information by, for example, selecting button 2907 and editing the information.

- Page 2900 may also provide a user with an opportunity to access additional information and
25 features related to the commodity. The user may, for example, view co-owners, rent or buy additional time, sell the commodity, or trade the commodity. If purchase or trade requests have been received, the system may provide the user with an opportunity to view
30 the requests. Users may indicate a desire to, for example, view co-owners by selecting link 2905. In response, the system may provide a co-owners page, such as illustrative co-owners page 2950 of FIG. 29b. Co-owners page 2950 may list the co-owners of the

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property for other weeks. In this example, the user has only a right to use the property. Co-owners may include other similar co-owners, or co-owners with other ownership rights (e.g., deeded weeks). Co-owners
5 page 2950 may provide the user with an opportunity to view co-owners for other locations.

The system may provide the user with an opportunity to generate trade requests for other weeks by, for example, allowing the user to select a week and
10 pressing button 2955. In response, the system may provide a trade request page, such as illustrative page 2975 of FIG. 29c. Page 2975 may also be provided in response to, for example, a user selecting link 2920 from page 2900 of FIG. 29a. In this example, a user
15 may define a trade request by, for example, selecting a particular week at the current location or selecting a week at some other location. In response to a user defining a trade request, the system may indicate to the user that the user will be notified whether the
20 trade request is accepted as shown, for example, in FIG. 29d.

Returning to the illustrative commodities information page of FIG. 29a, users may indicate a desire to view purchase or trade requests for the
25 commodity by, for example, selecting link 2915. If desired, link 2915 may not be displayed when there are no requests. In response to the user selecting link 2915, the system may display a request received page, such as illustrative request received page 2990
30 of FIG. 29e. The system may also provide illustrative request received page 2990 in response to a user selecting indicator 1650 from page 1600 of FIG. 16a. In this example, the system has matched a trade request for two different weeks at the same location to the

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user's commodity. The user may indicate a desire to accept or reject the pending trade request by, for example, selecting buttons 2995 or 2997, respectively. In response to the user accepting the bid, the system
5 may initiate the trade.

An illustrative commodities information page 3000 that the system may display in response to a user selecting the link for commodity Dakota from page 1600 of FIG. 16a is shown in FIG. 30a. Commodities
10 information page 3000 may display the type of commodity for which information is displayed. In this example, the type of commodity displayed is residential property. Other information related to residential property may be displayed, such as the full name of the
15 property, its size, the amount paid, the current value, how it is owned or used by the user, whether there are drag-along or tag-along rights, or any other suitable information. The current value may be determined and displayed using any suitable approach and frequency.
20 Page 3000 may provide users with an opportunity to edit commodity information by, for example, selecting button 3005 and editing the information.

Page 3000 may also provide a user with an opportunity to access additional information and
25 features related to the commodity. The user may, for example, view co-owners, view additional documents, sell the property, or trade the property. If purchase or trade bids have been received, the system may provide the user with an opportunity to view the bids.
30 Users may indicate a desire to view co-owners by, for example, selecting link 3010. In response, the system may provide a co-owners page, such as illustrative co-owners page 3050 of FIG. 30b. Users may select a link for a co-owner to view information regarding the

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co-owner. In this example, assume the user has selected the link for Joe Richetti. The system may display additional information for the co-owner, and provide the user with an opportunity to edit the information, as shown in FIG. 30c (e.g., by pressing button 3017).

The system may provide a user with an opportunity to view additional documents related to a commodity. In this example, the user may indicate a desire to view additional documents by, for example, selecting link 3015 from page 3000 of FIG. 30a. In response, the system may provide an additional documents page, such as illustrative documents page 3070 of FIG. 30d. Documents page 3070 may list available documents and provide the user with an opportunity to view one or more documents. A user may indicate a desire to view a related document by, for example, selecting the document's link. In response, the system may provide the document for viewing by the user. In practice, the user's web browser may launch a viewer suitable for displaying the document (e.g., a Microsoft Word viewer, an Adobe Acrobat viewer, etc.). The system or the viewer may provide the user with an opportunity to print the related document.

Returning to the illustrative commodities information page 3000 of FIG. 30a, a user may indicate a desire to view purchase or trade requests for the commodity by, for example, selecting link 3020. If desired, link 3020 may not be displayed when there are no bids. In response to the user selecting link 3020, the system may display a bid received page, such as illustrative bid received page 3070 of FIG. 30e. The system may also provide illustrative bid received page 3070 in response to a user selecting indicator

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1627 from page 1600 of FIG. 16a. In this example, the system has matched a purchase request for Dakota. The user may indicate a desire to accept or reject the pending purchase request by, for example, selecting
5 buttons 3095 or 3097, respectively. The user may make a counter offer by, for example, pressing button 3099. If desired, the power plant itself may be a commodity. A user could have a fractional ownership interest in either or both. In response to the user accepting the
10 bid, the system may initiate the transfer of ownership from the user to the bidder or bidders.

An illustrative commodities information page 3100 that the system may display in response to a user selecting the link for commodity LIPA from
15 page 1600 of FIG. 16a is shown in FIG. 31a. In this example, commodity information may have been obtained or generated when the user acquired the commodity using the system. Commodities information page 3100 may display the type of commodity for which information is
20 displayed. In this example, the type of commodity displayed is utilities/electrical. That is, the commodity is the output of a power plant. Other information related to the utility may be displayed, such as the dates between which the user owns output
25 from the source, the amount of output, the price paid, current value, whether there are drag-along or tag-along rights associated with a commodity, or any other suitable information. The current value may be determined and displayed using any suitable approach
30 and frequency. Page 3100 may provide users with an opportunity to edit commodity information by, for example, selecting edit button 3105 and editing the information.

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Page 3100 may also provide a user with an opportunity to access additional information and features related to the commodity. The user may, for example, view and edit the hourly consumption of the user within each day of output. If purchase or trade bids have been received, the system may provide the user with an opportunity to view the bids. Users may indicate a desire to view hourly consumption by, for example, selecting link 3110. In response, the system may provide an hourly consumption page, such as illustrative hourly consumption page 2470 of FIG. 24c.

This example illustrates another feature of the system that may be provided within any commodity information page or other page. The system may provide users with an opportunity to split off their commodities. Users may desire to split off their commodities when, for example, the user has purchased an amount of the commodity that the user cannot exhaust. A split request may be issued to other users, other users of the same commodity, friends, or any other suitable set of users or non-users, and may indicate that the user wishes to sell or trade off some amount of an unused commodity. Users may indicate a desire to split off a commodity by, for example, selecting link 3120. In response, the system may provide a split page that provides the user with an opportunity to define a split request. An illustrative split page 3150 is shown in FIG. 31b. The system may provide the user with an opportunity to designate recipients of the request, the form of the request (i.e., sale or trade), and any other suitable information. In response to the user defining the split request, the system may indicate to the user that the user will be notified whether the split request has

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been accepted or countered as shown, for example, in page 3175 of FIG. 31c. In response to a split request being accepted or a counter bid received and accepted, the system may initiate the transfer of ownership or
5 trade of the split-off amount of the commodity.

An illustrative commodities information page 3200 that the system may display in response to a user selecting the link for commodity California Partners from page 1600 of FIG. 16a is shown in
10 FIG. 32. In this example, commodity information may have been obtained or generated when the user acquired the commodity using the system. Commodities information page 3200 may display the type of commodity for which information is displayed. In this example,
15 the type of commodity displayed is vacation property with a deeded week form of ownership. Other information related to the vacation property may be displayed, such as the week of ownership, the network in which the property is managed, the price paid, the
20 current value, whether there are drag-along or tag-along rights, or any other suitable information. The current value may be determined and displayed using any suitable approach and frequency. Page 3200 may provide the user with an opportunity to edit commodity
25 information by, for example, selecting edit button 3205 and editing the information.

Page 3200 may also provide a user with an opportunity to access additional information and features related to the commodity. The user may, for
30 example, view and edit co-owner information, or view or add additional related documents. In response to a user selecting link 3210, for example, the system may provide a co-owner page, such as illustrative page 2600 of FIG. 26. In this example, there are no additional

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documents for the user to select. The user may add documents by, for example, selecting link 3215. If purchase or trade requests have been received, the system may provide the user with an opportunity to view
5 the requests. In this example, no requests have been received for commodity California Partners. The system may also provide users with an opportunity to split off some of the property by offering other users or non-users the opportunity to buy-in to the property (e.g.,
10 by selecting link 3220).

Returning to FIG. 16a, the system may also provide users with opportunities to purchase commodities. Users may indicate a desire to purchase commodities by, for example, selecting link 88 from
15 page 1600 or any page that includes link 88. The system may also provide users with links to purchase commodities from within other pages. Illustrative page 2800 of FIG. 28a, for example, illustrates how the system may provide users with an opportunity to
20 purchase more of a type of commodity that the user already owns (e.g., by selecting link 2830). In response to the user indicating a desire to purchase commodities, the system may provide the user with an opportunity to select a commodity type as shown, for
25 example, in page 3300 of FIG. 33a. In response to a user selecting a commodity type, the system may provide a specialized purchase page. In an alternative approach, the system may provide a specialized purchase page, or other suitable purchase page, directly in
30 response to a user indicating a desire to purchase a commodity (e.g., by selecting a link 2830 of page 2800, or via some other link or suitable interface element).

For some types of commodities it may be desirable to provide additional pages to aid the user

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in selecting commodities the user wishes to purchase. It may be desirable, for example, to provide a source page of sources of a selected commodity type, such as illustrative source page 3350 shown in FIG. 33b.

5 Source pages may list available sources and the current market price of the commodities they provide, or any other suitable information. The current market price may be determined and displayed using any suitable approach and frequency. Users may indicate a desire to

10 generate purchase requests for a single source by, for example, selecting that source's link. Users may indicate a desire to generate purchase requests for all sources by, for example, selecting link 3355. In still another suitable approach, the system may provide a

15 suitable interface element to allow the user to select a subset of sources (e.g., check boxes, text fields, etc.).

FIG. 33c illustrates an illustrative purchase page 3375 that the system may display in response to,

20 for example, the user selecting a source. In this example, the user has selected source West Coast. The system may prompt the user for a quantity and a bid. The user may indicate that the user has defined a bid by, for example, pressing button 3377. The system may

25 allow users to place market bids by, for example, not inputting a price. Users may also indicate a desire to purchase all available amounts of a commodity by, for example, leaving the quantity field blank. Both fields may be left blank by the user to indicate a desire to

30 purchase all available amounts of a commodity at the current market price.

Purchase pages may provide users with opportunities to access other information or features related to a commodity. In this example, page 3375

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provides users with an opportunity to view the average price history for the source. In response to a user selecting link 3399, the system may provide a price history page, such as illustrative page 3390 of FIG. 33d. The system may also provide users with opportunities to participate in auctions for commodities. Users may indicate a desire to participate in pending auctions by, for example, selecting link 3391 from FIG. 33c. In response, the system may provide an auction page, such as illustrative auction page 3395 of FIG. 33e.

Auction pages may display current auctions for commodities of the selected source, or all sources. Illustrative page 3395, for example, displays two current auctions. The user may participate in an auction and make a bid by, for example, selecting a link for an auction. In response the system may provide a page into which the user may input a bid. The user may initiate an auction by, for example, selecting button 3392 and placing a bid for a quantity of a commodity not shown, or for a commodity from a different source. The system may aggregate new bids to match a current bid if desired.

FIGS. 34a-34d illustrate another example of specialized pages for providing users with opportunities to purchase real property and, in particular, vacation property. As shown in FIG. 34a, the user has selected commodity type real property/vacation within page 3400. In response, the system may provide additional pages to aid the user in defining a purchase request. As shown in page 3405 of FIG. 34b, for example, the system may provide the user with an opportunity to indicate a country, region, or continent. In response, the system may, for example,

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provide a graphical representation of the selected country, region, or continent, as shown in page 3410 of FIG. 34c. The user may indicate a more specific region from which the user may purchase property by, for
5 example, selecting a region. Alternatively, the user may indicate a desire to define a bid for all or a subset of regions by, for example, selecting link 3415.

In response to a user selecting a region from page 3410, the system may provide a purchase request
10 page. The system may also provide purchase request pages in response to a user indicating a desire to purchase commodities in other ways (e.g., by selecting link 2830 from FIG. 28a). Purchase request pages may provide the user with opportunities to view current
15 asks, participate in or initiate auctions, view specific properties that the user may place a bid for, define a bid to include a class of commodities, or to generate a purchase request using any other suitable approach. FIG. 34d shows illustrative purchase request
20 page 3420.

Users may indicate a desire to view current asks by, for example, selecting link 3423. In response, the system may display an asks page. Asks pages may list current sales requests for all
25 commodities, for the subset of all commodities in which the user has indicated an interest (in this example for all vacation property in zone 9 in the United States), or for any other suitable subset of commodities. FIG. 35a shows an illustrative asks page 3500 for all
30 vacation properties in zone 9 in the United States. In this example, there are only two pending asks, or sales requests. A user may indicate a desire to view information about a commodity by selecting its link. In response, the system may provide an ask/bid page,

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such as illustrative ask/bid page 3525 shown in FIG. 35b. In this example, the user has selected the ask for a commodity provided by Resorts Plus. Ask/bid pages may provide the user with information about the commodity and its current ask, and may provide the user with an opportunity to meet the ask or provide a counter-offer. A user may meet a bid by, for example, pressing button 3527. In response, the system may initiate the transfer of ownership of the commodity.

10 In response to a user indicating a desire to enter a counter-offer (e.g., by pressing button 3529), the system may provide a counter page, such as illustrative counter page 3550 shown in FIG. 35c. In response to the user entering a counter offer, the system may

15 indicate to the user that the user will be notified of whether the counter is accepted, as shown in page 3575 of FIG. 35d.

The system may also provide users with opportunities to view pictures of offered commodities.

20 Users may indicate a desire to view a picture or video of an offered property by, for example, selecting link 3531 of page 3525 (FIG. 35b). In response, the system may provide a suitable graphic or video image or file for display.

25 Users may indicate a desire to participate in auctions for commodities by, for example, selecting link 3425 of page 3420 (FIG. 34d). In response, the system may provide an auctions page. Auctions pages may display the current pending auctions for all

30 commodities, for the subset of all commodities in which the user has indicated an interest (in this example all vacation properties in zone 9 in the United States), or for any other suitable subset of commodities. In the illustrative auctions page 3600 of FIG. 36a, the user

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has selected to view auctions for vacation property in zone 9 of the United States. In this example, there is only one pending auction. The user may indicate a desire to view information regarding the auctioned
5 commodity by, for example, selecting the associated link. In response the system may provide an auction information page, such as illustrative information page 3625 of FIG. 36b.

Auction information page 3625 may list
10 information for an auctioned vacation property, such as the name, location, available week, opening bid or ask, and current bid. The system may update the current bid each time a bid is placed, allowing the user to wait and see if additional bids are placed before bidding.
15 The user may indicate a desire to enter a bid by, for example, pressing button 3650. In response, the system may provide a bid page, such as illustrative bid page 3635 of FIG. 36c. Bid pages, such as page 3635, may allow users to enter a bid. Bid pages may also
20 provide users with an opportunity to split the bid with someone else, a further illustrative use of the split feature of the present invention. In response to the user selecting link 3640, for example, the system may provide a split page.

25 An illustrative split page is shown in FIG. 36d (a first illustrative split page for splitting off ownership was shown previously in FIG. 31b). Unlike split 3150 page of FIG. 31b, page 3645 may provide the user with an opportunity to choose one or
30 more specific friends or other users or non-users that the user may wish or need to share the current opportunity with. In response to the user generating a split request by, for example, filling in page 3645, the system may provide a message to the friends (or

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other users or non-users) by, for example, system messages, e-mail, or regular mail, prompting them for a response. Unlike page 3150 of FIG. 31b, page 3645 provides the user with an opportunity to define a
5 message. If desired a combination of the approaches shown in FIGS. 31b and 36d may be used. For example, page 3150 of FIG. 31b may be modified to provide a user with an opportunity to define a message. Any other suitable approach may also be used. The user may place
10 a bid on behalf of all parties participating in a split by, for example, selecting radio button 3647 of page 3635 of FIG. 36c and entering the participants' names in scrollable text-box 3650.

The system may allow a user to define
15 purchase requests by, for example, browsing commodities within the system, selecting a commodity for which the user wishes to define a purchase request, and defining a purchase request. Users may indicate a desire to browse commodities by, for example, selecting link 3427
20 of FIG. 34d. In response, the system may provide a browse page in which commodities are listed and provided to the user for selection. An illustrative browse page 3700 is shown in FIG. 37a. In this example, the user has indicated a desire to browse
25 vacation properties in zone 9 of the United States. Browse page 3700 lists properties and their current sale or auction status. As illustrated in FIG. 37a, there are two commodities that are currently offered for sale, one property for which an auction is pending,
30 and additional properties that are currently not offered for sale or auction. The user may indicate a desire to view additional information for a commodity by, for example, selecting its link. In response, the system may provide a commodities information page, such

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as illustrative commodities information page 3725 of FIG. 37b.

Commodities information page 3725 may include information about the commodity, as well as provide the user with opportunities to view pictures or videos of the commodity, make a bid for the commodity, or generate a split request. A user may indicate a desire to view pictures or videos for a commodity by, for example, selecting link 3727. In response, the system may provide a suitable graphic or video image or file for display.

The user may indicate a desire to make a bid for a commodity by, for example, selecting link 3729. In response, the system may provide the user with an opportunity to define a bid for the selected commodity. An illustrative page for providing a user with an opportunity to define a bid for a selected commodity is shown on page 3733 of FIG. 37c. As shown, the user may indicate whether the user wishes to buy or rent the property, the rental term (if applicable), and the bid price.

The user may indicate a desire to generate a split request by, for example, selecting link 3731 of FIG. 37b. In response, the system may provide the user with an opportunity to define a split as described, for example, in connection with FIG. 31b or 36d.

The system may provide a user with an opportunity to define purchase requests using, for example, natural language or boolean expressions. A user may indicate a desire to define a bid by, for example, selecting link 3429 of FIG. 34d. In response, the system may provide a define purchase request page. A define purchase request page may provide the user with an opportunity to define a request for specific

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unique or fungible commodity, or for a class of commodities, depending on how the user formulates the user's expression. An illustrative define purchase request page 3800 is shown in FIG. 38a. As shown in

5 FIG. 38a, the system may provide the user with an opportunity to indicate the type of expression the user will define, and to define the expression. FIG. 38a illustrates the use of radio buttons and a text-box to provide these opportunities, but any suitable

10 combination of user interface elements may be used. FIG. 38a also illustrates how the system may provide a user with an opportunity to indicate that the user wishes to receive close matches. The user may indicate that the user is finished defining an expression by,

15 for example, pressing button 3810.

In response to the user defining an expression, the system may search for commodities, in this example vacation properties, that match the expression. The system may present the found

20 commodities in a matched commodities page, such as illustrative matched commodities page 3825 of FIG. 38b. In the example of FIG. 38b, only one property was found that matched the expression. The user may indicate a desire to access additional information about the

25 commodity by, for example, selecting a link associated with the commodity. In response, the system may provide a commodities information page, such as illustrative commodities information page 3725 of FIG. 37b. The system may provide the user with an

30 opportunity to make a bid or split as shown in FIG. 37b or, because this commodity is for sale, the system may provide the user with an opportunity to purchase the property at the asking price.

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Returning to FIG. 16a, the system may provide users with opportunities to sell commodities. A user may indicate a desire to sell a commodity or commodities by, for example, selecting link 90 from
5 page 1600 or any other page that contains link 90, selecting a link from a commodities information screen (e.g., link 2825 of FIG. 28a, link 2925 of FIG. 29a, link 3030 of FIG. 30a, link 3130 of FIG. 31a, and link 3230 of FIG. 32a), or using any other suitable
10 approach. In response to a user selecting link 90, for example, the system may prompt a user to indicate the commodity that the user wishes to sell, as shown in page 3900 of FIG. 39. In response to the user selecting a commodity, the system may provide a sell
15 commodity page.

An illustrative sell commodity page 4000 that the system may provide in response to the user indicating a desire to sell commodity PFE is shown in FIG. 40a. Sell commodity page 4000 may display, for
20 example, the type of commodity (in this example a stock), its name, the total amount of shares owned, the price originally paid for each share, the current price, whether there are drag-along or tag-along rights, or any other suitable information. The current
25 price may be determined and displayed using any suitable approach and frequency. Sell commodity page 4000 may also provide the user with an opportunity to specify a price for the commodity. The user may, for example, specify that the shares be sold at the
30 current market price or at some other asking price. The user may also specify the number of shares (i.e., all or a portion of the user's total holdings of the commodity) the user wishes to sell. The user may also specify a purchasing user or purchasing users to whom

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the selling user wishes to sell the commodity. When the user finishes defining the sales request (e.g., by pressing button 4008), the system may generate the sales request and attempt to match it with pending
5 purchase requests if a purchasing user or users are not specified. In this example, the commodity is not co-owned. If the commodity were co-owned, the system may notify the other co-owners of the pending sales request. If there were drag-along rights, the system
10 may provide the co-owners with an opportunity to purchase the commodity before other non-co-owners.

The user may indicate a desire to auction the commodity, or a portion of the commodity, by, for example, selecting link 4010. In response, the system
15 may provide an auction page. An illustrative auction page 4025 is shown in FIG. 40b. In this example, a Dutch auction is used. The seller offers all of the shares at the market price, and keeps lowering the price until all of the shares are sold. Any suitable
20 open or closed auction approach may be used to sell a commodity. In this example, the commodity is not co-owned. If the commodity were co-owned, the system may notify the other co-owners of the pending auction request. If there were drag-along rights, the system
25 may provide the co-owners with a private auction to offer them the opportunity to purchase the commodity.

An illustrative sell commodity page 4100 that the system may provide in response to the user indicating a desire to sell commodity Villas@fla is
30 shown in FIG. 41a. Sell commodity page 4100 may display, for example, the type of commodity (in this example vacation property), its name, the type of ownership, the term of ownership (if applicable), the time period during which the commodity is owned, the

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amount paid, the current value, whether there are drag-along or tag-along rights, or any other suitable information. The current value may be determined and displayed using any suitable approach and frequency.

- 5 Sell commodity page 4100 may also provide the user with an opportunity to specify a price for the commodity. The user may, for example, specify that the property be sold at the current market price or at some other asking price. The user may also specify a purchasing
- 10 user or purchasing users to whom the selling user wishes to sell the commodity. When the user finishes defining the sales request (e.g., by pressing button 4105), the system may generate the sales request and attempt to match it with pending purchase requests
- 15 if a purchasing user is not specified. In this example, the seller has only a right to use. The system may notify the other co-owners, the manager of the property, or the real owner of the property, of the pending sales request, and provide them an opportunity
- 20 to purchase the commodity before other non-co-owners.

- The user may indicate a desire to auction the commodity, or a portion of the commodity, by, for example, selecting link 4110. In response, the system may provide an auction page. An illustrative auction
- 25 page 4125 is shown in FIG. 41b. In this example, an English auction is provided. The seller has offered the property at the current market price, and bidders keep bidding higher until the highest bid is reached, until the user accepts an offer, or until the user
- 30 stops the auction, at a time specified by the user, or when no bids are received for a user-specified or system-specified period of time. Any suitable open or closed auction approach may be used to sell a commodity. In this example, the seller has only a

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right to use. The system may notify the other co-owners, the manager of the property, or the real owner of the property, of the pending auction request, and provide them an opportunity to purchase the
5 commodity before other non-co-owners.

An illustrative sell commodity page 4200 that the system may provide in response to the user indicating a desire to sell commodity Dakota is shown in FIG. 42a. Sell commodity page 4200 may display, for
10 example, the type of commodity (in this example residential property), its name, size, the amount paid, the current value, the type of ownership, whether there are drag-along or tag-along rights, or any other suitable information. The current price may be
15 determined and displayed using any suitable approach and frequency. Sell commodity page 4200 may also indicate to the user whether there is a pending request for the commodity. The user may review the request by, for example, selecting link 4210. In response the
20 system may provide a request information page, such as illustrative request information page 4575 of FIG. 45c.

Sell commodity pages such as sell commodity page 4200 may also provide the user with an opportunity to specify a price for a commodity. The user may, for
25 example, specify that the property be sold at the current market price or at some other asking price. The user may also specify a purchasing user or purchasing users to whom the selling user wishes to sell the commodity. When the user finishes defining
30 the sales request (e.g., by pressing button 4205), the system may generate the sales request and attempt to match it with pending purchase requests if a purchasing user or users are not specified. In this example, the seller has only a right to use. The system may notify

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the other co-owners, the manager of the property, or the real owner of the property, of the pending sales request, and provide them an opportunity to purchase the commodity before other non-co-owners. By providing
5 the user with an opportunity to sell the user's right to use, the system effectively puts the user into direct ownership of the property. The system may also put the user or a purchaser into direct ownership by, for example, providing for the sale of the property as
10 a deeded-week property.

The user may indicate a desire to auction the commodity, or a portion of the commodity, by, for example, selecting link 4212. In response, the system may provide an auction page. An illustrative auction
15 page 4225 is shown in FIG. 42b. In this example, an English auction is used. The seller has offered the property at the current market price, and bidders keep bidding higher until the highest bid is reached, until the user accepts an offer, or until the user stops the
20 auction, at a time specified by the user, or when no bids are received for a user-specified or system-specified period of time. Any suitable open or closed auction approach may be used to sell a commodity. In this example, the seller has only a right to use. The
25 system may notify the other co-owners, the manager of the property, or the real owner of the property, of the pending auction request, and may provide them an opportunity to purchase the commodity before other non-co-owners.

30 An illustrative sell commodity page 4300 that the system may provide in response to the user indicating a desire to sell commodity LIPA is shown in FIG. 43a. Sell commodity page 4300 may display, for example, the type of commodity (in this example

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utilities/electrical), its name, the amount paid, the output purchased, the current value, the type of ownership, whether there are drag-along or tag-along rights, or any other suitable information. The current
5 price may be determined and displayed using any suitable approach and frequency. Sell commodity page 4300 may also provide the user with an opportunity to specify a price for the commodity. The user may, for example, specify that the commodity be sold at the
10 current market price or at some other asking price. The user may also specify a purchasing user or purchasing users to whom the selling user wishes to sell the commodity. When the user finishes defining the sales request (e.g., by pressing button 4305), the
15 system may generate the sales request and attempt to match it with pending purchase requests if a purchasing user or users are not specified. In this example, the commodity is not co-owned.

The user may indicate a desire to auction the
20 commodity, or a portion of the commodity, by, for example, selecting link 4310. In response, the system may provide an auction page. An illustrative auction page 4325 is shown in FIG. 43b. The seller has offered the commodity at the price paid, and bidders keep
25 bidding higher until the highest bid is reached, until the user accepts an offer, or until the user stops the auction, at a time specified by the user, or when no bids are received for a user-specified or system-specified period of time. Any suitable open or closed
30 auction approach may be used to sell a commodity. In this example, the commodity is not co-owned.

An illustrative sell commodity page 4400 that the system may provide in response to the user indicating a desire to sell commodity California

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Partners is shown in FIG. 44a. Sell commodity page 4400 may display, for example, the type of commodity (in this example vacation property), its name, the amount paid, the current value, the type of ownership (in this example deeded week), whether there are drag-along or tag-along rights, or any other suitable information. The current price may be determined and displayed using any suitable approach and frequency. Sell commodity page 4400 may also provide the user with an opportunity to specify a price for the commodity. The user may, for example, specify that the property be sold at the current market price or at some other asking price. The user may also specify a purchasing user or purchasing users to whom the selling user wishes to sell the commodity. When the user finishes defining the sales request (e.g., by pressing button 4405), the system may generate the sales request and attempt to match it with pending purchase requests if a purchasing user is not specified. In this example, the property is owned by deeded-week. Thus, there may be co-owners of the user's property for other weeks. In this example, the user has drag-along rights. Accordingly, the user may drag the co-owners of the property along in the sale. The system may notify the co-owners and provide them with an opportunity to purchase the property.

The user may indicate a desire to auction the commodity, or a portion of the commodity, by, for example, selecting link 4410. In response, the system may provide an auction page. An illustrative auction page 4425 is shown in FIG. 44b. In this example, an English auction is provided. The seller has offered the commodity at the price paid, and bidders keep bidding higher until the highest bid is reached, until

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the user accepts an offer or until the user stops the auction, at a time specified by the user, or when no bids are received for a user-specified or system-specified period of time. Any suitable open or closed
5 auction approach may be used to sell a commodity. In this example, the commodity is co-owned with drag-along rights. The system may notify the co-owners and provide them with an opportunity to purchase the property at the highest bid.

10 A user may indicate a desire to define a sales request by, for example, selecting link 3910 of FIG. 39. In response, the system may provide a define sales request page. A define sales request page may provide the user with an opportunity to define a
15 request for a specific unique or fungible commodity, or for a class of commodities, depending on how the user formulates the user's expression. An illustrative define sales request page 4500 is shown in FIG. 45a. As shown in FIG. 45a, the system may provide the user
20 with an opportunity to indicate the type of expression the user will define, and to define the expression. FIG. 45a illustrates the use of radio buttons and a text-box to provide these opportunities, but any suitable combination of user interface elements may be
25 used. The system may, for example, provide the user with a list of key words (e.g., type, price, etc.) to choose from when defining a boolean expression. The user may indicate that the user is finished defining an expression by, for example, pressing button 4510. In
30 this example, the user's only commodity that satisfies the expression is Dakota.

In response to the user defining an expression, the system may search for purchase requests that match the expression. The system may present the

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matched requests in a matched requests page, such as illustrative matched requests page 4550 of FIG. 45b. In the example of FIG. 45b, only one request was found that matched the expression exactly. The other

5 requests matched in type but not in price. The user may indicate a desire to access additional information about a request by, for example, selecting a link associated with the request. In response, the system may provide a request information page, such as

10 illustrative request information page 4575 of FIG. 45c. In this example, the purchasing user has defined his request as a natural language expression for a class of commodities. Request information page 4575 may provide the user with an opportunity to accept the request,

15 reject the request, or provide a counter-offer.

Returning to FIG. 16a, the system may also provide users with opportunities to trade commodities. In response to a user indicating a desire to trade commodities by, for example, selecting link 92 from

20 page 16a or any page that includes link 92, the system may provide a commodity selection page, such as illustrative commodity selection page 4600 of FIG. 46. The user may indicate a desire to trade a particular commodity by, for example, selecting a link associated

25 with the commodity. Users may also indicate a desire to trade a commodity by, for example, selecting link 2820 of FIG. 28a, link 2920 of FIG. 29a, link 3025 of FIG. 30a, link 3135 of FIG. 31a, or link 3235 of FIG. 32.

30 In response to a user indicating a desire to trade a particular commodity, the system may provide a trade request page. Page 4700 of FIG. 47a illustrates a trade request page that the system may provide when, for example, the user indicates a desire to trade

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commodity PFE. The system may provide the user with an opportunity to select a type of commodity for which the user wishes to trade commodity PFE. In this example the user has selected commodities of type real

5 property/vacation. The system may also provide the user with an opportunity to indicate a particular property, or to define a class of properties, either of which may be accomplished by, for example, defining an expression. In an alternative approach, the system may

10 provide the user with an opportunity to indicate a particular commodity or class of commodities without first selecting a type. Once the user has indicated a commodity type, particular property, or a class of properties, the system may attempt to match the trade

15 request. In this example, the system has found no matches. The system may indicate to the user that no matches were found and that the system will notify the user when a match is found as shown, for example, in page 4710 of FIG. 47b.

20 FIG. 47c illustrates a trade request page 4720 that the system may provide when, for example, the user indicates a desire to trade commodity Villas@fla. The system may provide the user with an opportunity to select a type of commodity for which the

25 user wishes to trade commodity Villas@fla. In this example the user has selected commodities of type real property/ vacation. The system may provide the user with an opportunity to indicate a particular property, or to define a class of properties, either of which may

30 be accomplished by, for example, defining an expression. In an alternative approach, the system may provide the user with an opportunity to indicate a particular commodity or class of commodities without first selecting a type. Once the user has indicated a

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particular property, or a class of properties, the system may attempt to match the trade request. In this example, the system has found a match as shown in page 4730 of FIG. 47d. The system may provide the user
5 with an opportunity to trade commodities by, for example, pressing button 4725. The system may respond by initiating the trade. When either of the traded commodities are co-owned, the system may notify the co-owners of the trade. When either commodity is co-
10 owned subject to drag-along or tag-along rights, the system may provide the co-owners with opportunities to participate in the trade. Users may obtain additional information by, for example, selecting a link associated with the matched commodity.

15 FIG. 47e shows an illustrative trade request page 4740 that the system may provide when, for example, the user indicates a desire to trade commodity Dakota. The system may provide the user with an opportunity to select a type of commodity for which the
20 user wishes to trade commodity Dakota. In an alternative approach, the system may provide the user with an opportunity to indicate a particular commodity or class of commodities without first selecting a type. In this example the user has selected commodities of
25 type real property/residential. The system may provide the user with an opportunity to indicate a particular property, or to define a class of properties, either of which may be performed by defining an expression. Once the user has indicated a particular property, or a
30 class of properties, the system may attempt to match the trade request. In this example, the system has found a match as shown in page 4750 of FIG. 47f. The system may provide the user with an opportunity to trade commodities by, for example, pressing

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button 4735. The system may respond by initiating the trade. When either of the traded commodities are co-owned, the system may notify the co-owners of the trade. When either commodity is co-owned subject to
5 drag-along rights, the system may provide the co-owners with opportunities to participate in the trade. Users may obtain additional information by, for example, selecting a link associated with the matched commodity.

FIG. 47g illustrates a trade request
10 page 4760 that the system may provide when, for example, the user indicates a desire to trade commodity LIPA. The system may provide the user with an opportunity to select a type of commodity for which the user wishes to trade. In this example the user has
15 selected commodities of type utilities/oil. The system may provide the user with an opportunity to indicate a particular commodity, or to define a class of commodities, within the selected type if desired. In an alternative approach, the system may provide the
20 user with an opportunity to indicate a particular commodity, or to define a class of commodities, without first selecting a type. Any suitable approach may be used.

Once the user has indicated a particular
25 property, or a class of properties, the system may attempt to match the trade request. In this example, the system has found a match as shown on page 4770 of FIG. 47h. The system may provide the user with an opportunity to trade commodities by, for example,
30 pressing button 4745. The system may respond by initiating the trade. When either of the traded commodities are co-owned, the system may notify the co-owners of the trade. When either commodity is co-owned subject to drag-along rights, the system may

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provide the co-owners with opportunities to participate in the trade. Neither of the commodities in this example are co-owned.

FIG. 47i illustrates a trade request
5 page 4780 that the system may provide when, for example, the user indicates a desire to trade commodity California Partners. The system may provide the user with an opportunity to select a type of commodity for which the user wishes to trade commodity California
10 Partners. In this example the user has selected commodities of type real property/vacation. The system may provide the user with an opportunity to indicate a particular commodity, or to define a class of commodities, within the selected type if desired. In
15 an alternative approach, the system may provide the user with an opportunity to indicate a particular commodity, or to define a class of commodities, without selecting a type. Any suitable approach may be used.

Once the user has indicated a particular
20 property, or a class of properties, the system may attempt to match the trade request. In this example, the system has found a match as shown on page 4790 of FIG. 47j. The system may provide the user with an opportunity to trade commodities by, for example,
25 pressing button 4755. The system may respond by initiating the trade. When either of the traded commodities are co-owned, the system may notify the co-owners of the trade. When either commodity is co-owned subject to drag-along rights, the system may
30 provide the co-owners with an opportunity to participate in the trade. Users may obtain additional information by, for example, selecting a link associated with the matched commodity.

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The system may also provide a user with an opportunity to define trade requests using, for example, natural language or boolean expressions. In the illustrative define request page 4795 of FIG. 47k, 5 for example, the user has indicated that the user wishes to define a trade request as a natural language expression. In response to the user indicating that the user has finished the expression (e.g., by pressing button 4780), the system may attempt to find trade 10 requests of other users that match the expression. When matches are found the system may, for example, provide the user with an opportunity to select a request to trade with or to reject all requests.

The system may also provide users with an 15 opportunity to perform maintenance functions, such as perform maintenance schedule changes, perform maintenance fee changes, change conditions of membership in an ownership network, indicate changes in liquidity, or any other suitable function. The system 20 may, for example, provide co-owners with opportunities to schedule their uses of a commodity, or to move commodities across networks of commodities. The system may provide users with opportunities to place orders for renting other owners' commodities or other 25 co-owners' shares in commodities (e.g., temporal use rights). Any other suitable maintenance action may be provided. Users may indicate a desire to perform maintenance functions by, for example, selecting link 94 from within any page that provides the link. 30 In response, the system may provide a maintenance page, such as illustrative maintenance page 4800 of FIG. 48a. A user may indicate a desire to access a maintenance function by, for example, selecting a link associated with the function. FIG. 48b shows an illustrative

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page 4825 that the system may provide in response to a user selecting links 4805, 4810, 4815, or 4820.

Page 4825 provides the user with an opportunity to indicate the property for which the user wishes to
5 change additional commodity information. The chosen user interface element in page 4825 is text box 4835. The user may enter one or more words that the system may search on to find a particular commodity. After finding the commodity, the system may provide the user
10 with an opportunity to change the associated information.

An illustrative page 4830 that the system may provide in response to a user selecting link 4805 and identifying a commodity is shown in FIG. 48c. The user
15 may indicate a desire to change additional commodity information by, for example, selecting a link associated with a type of information. In response, the system may provide a page or pages with interface elements suitable for allowing the user to
20 change the indicated information. In response to a user changing additional commodity information, the system may notify the owner (if the user is not the owner of the commodity) or co-owners of the property of the change in information.

25 FIG. 48d shows an illustrative page 4840 that the system may provide in response to a user indicating a desire to move commodities across networks by, for example, selecting link 4810 (FIG. 48a) and identifying a commodity. In this example, the user has selected
30 commodity California Partners. The system may provide the user with an opportunity to identify a destination network. In response to the user identifying a network, the system may transfer the commodity to the destination network.

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FIG. 48e shows an illustrative page 4850 that the system may provide in response to the user indicating a desire to schedule uses of a commodity by, for example, selecting link 4815 (FIG. 48a) and

5 identifying a commodity. Scheduling uses of a commodity may be useful for any type of commodity that has time-based ownership or use rights (e.g., deeded-weeks, right to use, rentals, computer processing, utility output, etc.). The system may allow the user

10 to select co-owners and change their weeks, or to select weeks and edit co-owners. Any other suitable approach may be used. The user may indicate that the user is finished by, for example, pressing button 4835. In response, the system may update the commodity

15 information of the commodity. The system may update the user information for the co-owners if they are users. The system may also notify the co-owners of the change in the use schedule.

FIG. 48f shows an illustrative page 4860 that

20 the system may provide in response to a user indicating a desire to place rental orders by, for example, selecting link 4820 (FIG. 48a) and identifying a commodity. Rental orders may be placed, for example, for any co-owned or wholly owned commodity that a user

25 wishes to use for a period of time but not purchase. The system may not need, with some types of commodities, to initiate a transfer of ownership as a result of a rental request. Users may, for example, select a week. The system may display the asking price

30 for that week of a commodity. If no asking price is set, the system may allow the user to enter a bid. When an asking price is set, the user may indicate that the user accepts the price by, for example, pressing button 4871. The user may enter a counter-offer by,

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for example, pressing button 4873. The system may notify the owner of the property of the counter-offer and provide the owner with an opportunity to, for example, accept or reject the offer.

5 The system may also provide a user with an opportunity to read messages provided to the user by the system. The user may indicate a desire to access messages by, for example, selecting link 96 from any page that includes the link. In response, the system
10 may provide a system message page that shows the user the messages waiting for the user. FIG. 49 shows an illustrative system message page 4900. In the example of FIG. 49, the user has two system messages. The first message is a split request sent to the user from
15 another user. The second message is a message indicating that a request to change networks for a commodity was approved by other co-owners of a commodity. Users may select a link associated with a message to view the entire message and, if desired,
20 respond to the message.

 Thus, an enhanced promotional channel is provided. One skilled in the art will appreciate that the present invention can be practiced by other than the described embodiments, which are presented for
25 purposes of illustration and not of limitation, and the present invention is limited only by the claims which follow.

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What is claimed is:

1. A method for initiating the transfer of ownership interests in co-owned commodities comprising:
providing at least one user of an access device with an opportunity to define a transfer request for transferring at least partial ownership of a commodity co-owned by a plurality of co-owners;

notifying at least one co-owner of the plurality of co-owners of the request, wherein each co-owner of the plurality of co-owners has an ownership interest in the commodity;

providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity; and

electronically initiating the transfer of at least partial ownership of the commodity according to the request for each co-owner of the plurality of co-owners participating in the transfer.

2. The method defined in claim 1 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a purchase request;
providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to sell the at least one co-owner's ownership interest in the commodity; and

electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the sale of the

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ownership interest of each co-owner participating in the transfer to the at least one user.

3. The method defined in claim 1 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a trade request including an identified commodity;

providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to trade the at least one co-owner's ownership interest in the commodity; and

electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the trade of the ownership interest of each co-owner participating in the transfer for at least partial ownership in the identified commodity.

4. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity having an ownership interest in the commodity;

the request is a sale request;

providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to purchase the at least one user's ownership interest in the commodity; and

electronically initiating the transfer of at least partial ownership of the commodity

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comprises electronically initiating the sale of the ownership interest of the at least one user to each co-owner participating in the transfer.

5. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity;
the request is a trade request including an identified commodity;
providing at least one co-owner with an opportunity to participate in transferring at least partial ownership comprises providing the at least one co-owner with an opportunity to trade the at least one co-owner's ownership interest in the commodity; and
electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the trade of the ownership interest of each co-owner participating in the transfer for at least partial ownership in the identified commodity.

6. The method defined in claim 1 wherein the request is a purchase request including a price for the commodity.

7. The method defined in claim 6 wherein the price comprises an ask price, a market order, or a limit order.

8. The method defined in claim 1 wherein the request is a sale request including a price for the commodity.

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9. The method defined in claim 8 wherein the price comprises a bid price, a market order, or a limit order.

10. The method defined in claim 1 wherein:
the at least one user is a non-co-owner of the commodity;
the request is a purchase request;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing a given co-owner of the plurality of co-owners with an opportunity to sell the given co-owner's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners; and
electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the purchase of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

11. The method defined in claim 1 wherein:
the at least one user is a non-co-owner of the commodity;
the request is a purchase request;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing each of the co-owners an opportunity to tag-along with the sale of a given co-owner's ownership interest; and
electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the purchase of the

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ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

12. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity;
the request is a sale request;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing the at least one user with an opportunity to sell the at least one user's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners; and

electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the sale of the ownership interest of the at least one user and the remaining co-owners of the plurality of co-owners.

13. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity;
the request is a sale request;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing each of the co-owners an opportunity to tag-along with the sale of the at least one user's ownership interest; and
electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the sale of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

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14. The method defined in claim 1 wherein:
the at least one user is a non-co-owner
of the commodity;
the request is a trade request including
an identified commodity;
providing the at least one co-owner of
the plurality of co-owners with an opportunity to
participate in the transfer comprises providing a given
co-owner of the plurality of co-owners with an
opportunity to trade the given co-owner's ownership
interest in the commodity and drag-along the remaining
co-owners of the plurality of co-owners; and
electronically initiating the transfer
of at least partial ownership of the commodity
comprises electronically initiating the trade of the
ownership interest of each co-owner of the plurality of
co-owners for at least partial ownership in the
identified commodity.

15. The method defined in claim 1 wherein:
the at least one user is a non-co-owner
of the commodity;
the request is a trade request including
an identified commodity;
providing the at least one co-owner of
the plurality of co-owners with an opportunity to
participate in the transfer comprises providing each of
the co-owners an opportunity to tag-along with the
trade of a given co-owner's ownership interest for at
least partial ownership in the identified commodity;
and
electronically initiating the transfer
of at least partial ownership of the commodity

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comprises initiating the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

16. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity;
the request is a trade request including an identified commodity;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing the at least one user with an opportunity to trade the at least one user's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners for at least partial ownership in the identified commodity; and
electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the trade of the ownership interest of the at least one user and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

17. The method defined in claim 1 wherein:
the at least one user is a co-owner of the commodity;
the request is a trade request including an identified commodity;
providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises providing each of

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the co-owners an opportunity to tag-along with the trade of the at least one user's ownership interest for at least partial ownership in the identified commodity; and

electronically initiating the transfer of at least partial ownership of the commodity comprises electronically initiating the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

18. The method defined in claim 1 wherein providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to veto transferring at least partial ownership of the commodity to the at least one user.

19. The method defined in claim 1 wherein:
the at least one co-owner of the plurality of co-owners has a right of first refusal;
and

providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to exercise the right of first refusal.

20. The method defined in claim 1 wherein:

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the at least one co-owner of the plurality of co-owners has a right of first offer; and providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises providing the at least one co-owner with an opportunity to exercise the right of first offer.

21. The method defined in claim 1 wherein providing the at least one user with an opportunity to define the request comprises providing the at least one user with an opportunity to define a class of commodities to which the commodity belongs.

22. The method defined in claim 1 wherein providing the at least one user with an opportunity to electronically define the request comprises:

prompting the at least one user for a commodity type; and

providing a specialized interface to the at least one user based on the commodity type.

23. The method defined in claim 1 further comprising matching the request defined by the at least one user with a second transfer request, defined by at least one other user, for transferring at least partial ownership of a commodity co-owned by a plurality of co-owners.

24. The method defined in claim 21 wherein matching the request and second request comprises directly matching the request and the second request.

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25. The method defined in claim 21 wherein matching the request and the second request comprises constructing aggregated matches.

26. The method defined in claim 25 wherein constructing aggregated matches comprises:

providing the at least one user with an opportunity to indicate a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

searching a database for ownership interests in commodities of the commodity type; and

aggregating ownership interests in the commodities of the commodity type found in the database until the quantity of the commodities is found.

27. The method defined in claim 25 wherein constructing aggregated matches comprises:

searching a database for a request of a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

searching a database for ownership interests in commodities of the commodity type when the at least one user does not own the quantity of the commodity to transfer; and

aggregating ownership interests in the commodities of the commodity type found in the database with the at least one user's ownership of the commodity until the quantity of the commodities is found.

28. The method defined in claim 23 wherein matching the request and the second request comprises matching the request and the second request by auction.

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29. The method defined in claim 1 wherein the method further comprises determining each co-owner of the plurality of co-owners of the commodity.

30. The method defined in claim 29 further comprising:

determining whether each of the co-owners of the plurality of co-owners have drag-along or tag-along rights; and

notifying each co-owner of each co-owners drag-along or tag-along rights.

31. The method defined in claim 1 further comprising:

determining whether a third party is necessary for the transfer of ownership of the commodity; and

selecting a third party for the transfer.

32. The method defined in claim 1 further comprising providing a user with an opportunity to select a third party for the transfer.

33. The method defined in claim 1 further comprising generating transfer documents for transferring ownership interests in the commodity.

34. The method defined in claim 33 wherein the transfer documents are electronic documents and the method further comprises providing at least one co-owner of the plurality of co-owners with an opportunity to electronically sign the documents.

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35. The method defined in claim 33 wherein the transfer documents are printed documents and the method further comprises:

providing the printed documents to at least one co-owner; and

obtaining the printed documents from at least one co-owner of the plurality of co-owners.

36. The method defined in claim 1 further comprising:

providing the at least one user with an opportunity to indicate a desire to participate in an auction for the commodity;

providing the at least one user with an opportunity to define an auction request; and

providing the at least one user with an opportunity to participate in the auction as defined in the auction request.

37. The method defined in claim 36 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at least one user with an opportunity to indicate the commodity.

38. The method defined in claim 36 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at least one user with an opportunity to define a class of commodities.

39. The method defined in claim 36 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at

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least one user with an opportunity to indicate a particular auction.

40. The method defined in claim 1 further comprising providing for the electronic exchange of remuneration for the transfer.

41. The method defined in claim 1 further comprising electronically recording the transfer.

42. The method defined in claim 1 wherein notifying co-owners of the commodity of the request comprises notifying the co-owners via e-mail.

43. A method for initiating the transfer of ownership interests in non-co-owned commodities comprising:

providing at least one user of an access device with an opportunity to define a transfer request for transferring partial ownership of a non-co-owned commodity to at least one non-owner of the commodity; and

electronically initiating the transfer of at least partial ownership of the non-co-owned commodity according to the request.

44. The method defined in claim 43 wherein:
the at least one user is a non-owner of the commodity;

the request is a purchase request; and
electronically initiating the transfer of partial ownership of the commodity comprises electronically initiating the purchase of partial ownership of the commodity by the at least one user.

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45. The method defined in claim 43 wherein:
the at least one user is a non-owner of
the commodity;

the request is a trade request including
an identified commodity; and

electronically initiating the transfer
of partial ownership of the commodity comprises
electronically initiating the trade of partial
ownership in the commodity for at least partial
ownership in the identified commodity.

46. The method defined in claim 43 wherein:
the at least one user is a non-co-owner
of the commodity having an ownership interest in the
commodity;

the request is a sale request; and

electronically initiating the transfer
of partial ownership of the commodity comprises
electronically initiating the sale of partial ownership
of the commodity to the at least one user.

47. The method defined in claim 43 wherein:
the at least one user is a non-co-owner
of the commodity having an ownership interest in the
commodity;

the request is a trade request including
an identified commodity; and

electronically initiating the transfer
of partial ownership of the commodity comprises
electronically initiating the trade of partial
ownership in the commodity for at least partial
ownership in the identified commodity.

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48. The method defined in claim 43 wherein the request is a purchase request including a price for the commodity.

49. The method defined in claim 48 wherein the price comprises an ask price, a market order, or a limit order.

50. The method defined in claim 43 wherein the request is a sale request including a price for the commodity.

51. The method defined in claim 50 wherein the price comprises a bid price, a market order, or a limit order.

52. The method defined in claim 43 wherein providing the at least one user with an opportunity to define the request comprises providing the at least one user with an opportunity to define a class of commodities to which the commodity belongs.

53. The method defined in claim 43 wherein providing the at least one user with an opportunity to electronically define the request comprises:

prompting the at least one user for a commodity type; and

providing a specialized interface to the at least one user based on the commodity type.

54. The method defined in claim 43 further comprising matching the request defined by the at least one user with a second transfer request defined by at

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least one other user for transferring partial ownership of a non-co-owned commodity.

55. The method defined in claim 54 wherein matching the request and second request comprises directly matching the request and the second request.

56. The method defined in claim 54 wherein matching the request and the second request comprises constructing aggregated matches.

57. The method defined in claim 56 wherein constructing aggregated matches comprises:

- providing the at least one user with an opportunity to indicate a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

- searching a database for ownership interests in commodities of the commodity type; and

- aggregating ownership interests in the commodities of the commodity type found in the database until the quantity of the commodities is found.

58. The method defined in claim 56 wherein constructing aggregated matches comprises:

- searching a database for a request of a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

- searching a database for ownership interests in commodities of the commodity type when the at least one user does not own the quantity of the commodity to transfer; and

- aggregating ownership interests in the commodities of the commodity type found in the database

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with the at least one user's ownership of the commodity until the quantity of the commodities is found.

59. The method defined in claim 54 wherein matching the request and the second request comprises matching the request and the second request by auction.

60. The method defined in claim 43 wherein the method further comprises determining each co-owner of the plurality of co-owners of the commodity.

61. The method defined in claim 43 further comprising:

determining whether a third party is necessary for the transfer of ownership of the commodity; and

selecting a third party for the transfer.

62. The method defined in claim 43 further comprising providing the at least one user with an opportunity to select a third party for the transfer.

63. The method defined in claim 43 further comprising generating transfer documents for transferring ownership interests in the commodity.

64. The method defined in claim 63 wherein the transfer documents are electronic documents and the method further comprises providing at least one co-owner of the plurality of co-owners with an opportunity to electronically sign the documents.

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65. The method defined in claim 63 wherein the transfer documents are printed documents and the method further comprises:

providing the printed documents to at least one co-owner; and

obtaining the printed documents from at least one co-owner of the plurality of co-owners.

66. The method defined in claim 63 further comprising:

providing the at least one user with an opportunity to indicate a desire to participate in an auction for the commodity;

providing the at least one user with an opportunity to define an auction request; and

providing the at least one user with an opportunity to participate in the auction as defined in the auction request.

67. The method defined in claim 66 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at least one user with an opportunity to indicate the commodity.

68. The method defined in claim 66 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at least one user with an opportunity to define a class of commodities.

69. The method defined in claim 66 wherein providing the at least one user with an opportunity to define an auction request comprises providing the at

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least one user with an opportunity to indicate a particular auction.

70. The method defined in claim 43 further comprising providing for the electronic exchange of remuneration for the transfer.

71. The method defined in claim 43 further comprising electronically recording the transfer.

72. The method defined in claim 43 wherein notifying co-owners of the commodity of the request comprises notifying the co-owners via e-mail.

73. A method for use in an electronic ownership control system comprising:
 providing a user with an opportunity to enter commodity information;
 prompting the at least one user for transfer documents;
 receiving the transfer documents;
 searching the transfer documents for co-ownership information;
 electronically storing the transfer documents and the co-owner information.

74. The method defined in claim 73 wherein the transfer documents are printed transfer documents and the method further comprises:
 electronically scanning the printed transfer documents; and
 converting the scanned transfer documents to searchable form.

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75. The method defined in claim 74 further comprising targeting co-owners that are indicated in the transfer documents to become new users of the electronic ownership control system.

76. The method defined in claim 74 further comprising providing the at least one user with an opportunity to electronically view the transfer documents.

77. A method for use in an electronic ownership control system comprising:

- providing a user with an opportunity to electronically transfer a commodity to a network of commodities;
- notifying co-owners of the commodity of the proposed transfer;
- providing the co-owners and the at least one user with an opportunity to vote on the proposed transfer; and
- electronically transferring the commodity to a network of commodities.

78. The method defined in claim 77 wherein:

- the method further comprises providing the co-owners with an opportunity to indicate an alternate network of commodities to which the commodity may be transferred; and
- electronically transferring the commodity to a network of commodities comprises electronically transferring the commodity to the alternate network of commodities.

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79. A method for recombining ownership interests in co-owned commodities having units comprising:

exchanging a co-ownership interest in one unit of a commodity for a co-ownership interest in another unit of a commodity.

80. The method defined in claim 79 wherein:

a first co-owner of a first unit of the commodity exercises a drag-along right, wherein the first owner has a first ownership interest in the first unit of the commodity;

a first co-owner of a second unit of the commodity exercises a drag-along right, wherein the first co-owner of the second unit has a first ownership interest in the commodity;

a second co-owner of the second unit of the commodity has a second ownership interest in the second unit of the commodity; and

the method further comprises:

exchanging the ownership interest of the second co-owner in the second unit with the ownership interest of the first co-owner of the first unit;

initiating the transfer of the second unit of the commodity to a third party.

81. A method for aggregating fractional ownership interests in commodities for use in an electronic ownership control system comprising:

combining co-ownership interests of at least one owner in a plurality of units of commodities into a single ownership interest of a particular commodity; and

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electronically initiating the transfer of the at least one owner's ownership interest of the particular commodity.

82. The method defined in claim 81 wherein the at least one owner is a user of the system and has drag-along rights in the particular commodity, and the method further comprises:

providing the at least one user with an opportunity to sell the at least one user's ownership interest in the particular commodity; and

providing the at least one user with an opportunity to exercise the at least one user's drag-along rights when selling the particular commodity.

83. The method defined in claim 81 wherein the plurality of units of commodities are stocks.

84. The method defined in claim 81 wherein the plurality of units of commodities are time periods of user or ownership of real property.

85. A method for use in an electronic ownership control system comprising:

providing a user with an opportunity to indicate at least one associated party;

providing the at least one user with an opportunity to transfer an ownership interest in a commodity; and

providing the at least one user with an opportunity to indicate an associated party in connection with the transfer; and

electronically initiating the transfer.

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86. The method defined in claim 85 wherein:
an associated party is an attorney; and
the method further comprises providing
the at least one user with an opportunity to
electronically view a document associated with the
attorney.

87. The method defined in claim 85 wherein:
an associated party is a mortgage
broker; and
the method further comprises providing
the at least one user with an opportunity to
electronically view a document associated with the
mortgage broker.

88. The method defined in claim 87 wherein:
an associated party is a friend; and
the method further comprises providing
the at least one user with an opportunity to
electronically view information on commodities co-owned
with the friend.

89. The method defined in claim 87 wherein:
an associated party is a friend; and
the method further comprises providing
the at least one user with an opportunity to involve
the friend in a split.

90. The method defined in claim 89 further
comprising electronically inviting the friend to
participate in the split.

91. A method for managing co-owned
commodities comprising:

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receiving changes to commodity
information for a co-owned commodity;

determining the co-owners of the co-
owned commodity; and

notifying the co-owners of the change to
the commodity information.

92. The method defined in claim 91 wherein
the commodity information includes maintenance schedule
information.

93. The method defined in claim 91 wherein
the commodity information includes maintenance fee
information.

94. The method defined in claim 91 wherein
the commodity information includes ownership
conditions.

95. The method defined in claim 91 further
comprising providing a user with an opportunity to
provide the changes to the commodity information.

96. The method defined in claim 91 wherein
notifying the co-owners of the change to
the commodity information comprises notifying the co-
owners of the change by email.

97. A system for initiating the transfer of
ownership interests in co-owned commodities comprising:
means for providing at least one user
with an opportunity to define a transfer request for
transferring at least partial ownership of a commodity
co-owned by a plurality of co-owners;

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means for notifying at least one co-owner of the plurality of co-owners of the request, wherein each co-owner of the plurality of co-owners has an ownership interest in the commodity;

means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity; and

means for electronically initiating the transfer of at least partial ownership of the commodity according to the request for each co-owner of the plurality of co-owners participating in the transfer.

98. The system defined in claim 97 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a purchase request;

the means for providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to sell the at least one co-owner's ownership interest in the commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the sale of the ownership interest of each co-owner participating in the transfer to the at least one user.

99. The system defined in claim 97 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a trade request including an identified commodity;

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the means for providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to trade the at least one co-owner's ownership interest in the commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the trade of the ownership interest of each co-owner participating in the transfer for at least partial ownership in the identified commodity.

100. The system defined in claim 97 wherein:

the at least one user is a co-owner of the commodity having an ownership interest in the commodity;

the request is a sale request;

the means for providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to purchase the at least one user's ownership interest in the commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the sale of the ownership interest of the at least one user to each co-owner participating in the transfer.

101. The system defined in claim 97 wherein:

the at least one user is a co-owner of the commodity;

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the request is a trade request including an identified commodity;

the means for providing the at least one co-owner with an opportunity to participate in transferring at least partial ownership comprises means for providing the at least one co-owner with an opportunity to trade the at least one co-owner's ownership interest in the commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises the means for electronically initiating the trade of the ownership interest of each co-owner participating in the transfer for at least partial ownership in the identified commodity.

102. The system defined in claim 97 wherein the request is a purchase request including a price for the commodity.

103. The system defined in claim 102 wherein the price comprises an ask price, a market order, or a limit order.

104. The system defined in claim 97 wherein the request is a sale request including a price for the commodity.

105. The system defined in claim 104 wherein the price comprises a bid price, a market order, or a limit order.

106. The system defined in claim 97 wherein:
the at least one user is a non-co-owner of the commodity;

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the request is a purchase request;

the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises means for providing a given co-owner of the plurality of co-owners with an opportunity to sell the given co-owner's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the purchase of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

107. The system defined in claim 97 wherein:

the at least one user is a non-co-owner of the commodity;

the request is a purchase request;

the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises means for providing each of the co-owners an opportunity to tag-along with the sale of a given co-owner's ownership interest; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the purchase of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

108. The system defined in claim 97 wherein:

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the at least one user is a co-owner of the commodity;

the request is a sale request;

the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises means for providing the at least one user with an opportunity to sell the at least one user's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the sale of the ownership interest of the at least one user and the remaining co-owners of the plurality of co-owners.

109. The system defined in claim 97 wherein:

the at least one user is a co-owner of the commodity;

the request is a sale request;

the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises means for providing each of the co-owners an opportunity to tag-along with the sale of the at least one user's ownership interest; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises the means for electronically initiating the sale of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

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110. The system defined in claim 97 wherein:
the at least one user is a non-co-owner
of the commodity;

the request is a trade request including
an identified commodity;

the means for providing the at least one
co-owner of the plurality of co-owners with an
opportunity to participate in the transfer comprises
means for providing a given co-owner of the plurality
of co-owners with an opportunity to trade the given co-
owner's ownership interest in the commodity and drag-
along the remaining co-owners of the plurality of co-
owners; and

the means for electronically initiating
the transfer of at least partial ownership of the
commodity comprises means for electronically initiating
the trade of the ownership interest of each co-owner of
the plurality of co-owners for at least partial
ownership in the identified commodity.

111. The system defined in claim 97 wherein:
the at least one user is a non-co-owner
of the commodity;

the request is a trade request including
an identified commodity;

the means for providing the at least one
co-owner of the plurality of co-owners with an
opportunity to participate in the transfer comprises
means for providing each of the co-owners an
opportunity to tag-along with the trade of a given co-
owner's ownership interest for at least partial
ownership in the identified commodity; and

the means for electronically initiating
the transfer of at least partial ownership of the

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commodity comprises means for initiating the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

112. The system defined in claim 97 wherein:
the at least one user is a co-owner of the commodity;

the request is a trade request including an identified commodity;

the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in the transfer comprises means for providing the at least one user with an opportunity to trade the at least one user's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners for at least partial ownership in the identified commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the trade of the ownership interest of the at least one user and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

113. The system defined in claim 97 wherein:
the at least one user is a co-owner of the commodity;

the request is a trade request including an identified commodity;

the means for providing the at least one co-owner of the plurality of co-owners with an

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opportunity to participate in the transfer comprises means for providing each of the co-owners an opportunity to tag-along with the trade of the at least one user's ownership interest for at least partial ownership in the identified commodity; and

the means for electronically initiating the transfer of at least partial ownership of the commodity comprises means for electronically initiating the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

114. The system defined in claim 97 wherein the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to veto transferring at least partial ownership of the commodity to the at least one user.

115. The system defined in claim 97 wherein:
the at least one co-owner of the plurality of co-owners has a right of first refusal; and the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to exercise the right of first refusal.

116. The system defined in claim 97 wherein:

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the at least one co-owner of the plurality of co-owners has a right of first offer; and the means for providing the at least one co-owner of the plurality of co-owners with an opportunity to participate in transferring at least partial ownership of the commodity comprises means for providing the at least one co-owner with an opportunity to exercise the right of first offer.

117. The system defined in claim 97 wherein the means for providing the at least one user with an opportunity to define the request comprises means for providing the at least one user with an opportunity to define a class of commodities to which the commodity belongs.

118. The system defined in claim 97 wherein the means for providing the at least one user with an opportunity to electronically define the request comprises:

means for prompting the at least one user for a commodity type; and

means for providing a specialized interface to the at least one user based on the commodity type.

119. The system defined in claim 97 further comprising means for matching the request defined by the at least one user with a second transfer request, defined by at least one other user, for transferring at least partial ownership of a commodity co-owned by a plurality of co-owners.

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120. The system defined in claim 119 wherein the means for matching the request and second request comprises means for directly matching the request and the second request.

121. The system defined in claim 119 wherein the means for matching the request and the second request comprises means for constructing aggregated matches.

122. The system defined in claim 121 wherein the means for constructing aggregated matches comprises:

- means for providing the at least one user with an opportunity to indicate a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

- means for searching a database for ownership interests in commodities of the commodity type; and

- means for aggregating ownership interests in the commodities of the commodity type found in the database until the quantity of the commodities is found.

123. The system defined in claim 121 wherein the means for constructing aggregated matches comprises:

- means for searching a database for a request of a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

- means for searching a database for ownership interests in commodities of the commodity

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type when the at least one user does not own the quantity of the commodity to transfer; and

means for aggregating ownership interests in the commodities of the commodity type found in the database with the at least one user's ownership of the commodity until the quantity of the commodities is found.

124. The system defined in claim 119 wherein the means for matching the request and the second request comprises means for matching the request and the second request by auction.

125. The system defined in claim 97 wherein the system further comprises means for determining each co-owner of the plurality of co-owners of the commodity.

126. The system defined in claim 125 further comprising:

means for determining whether each of the co-owners of the plurality of co-owners have drag-along or tag-along rights; and

means for notifying each co-owner of each co-owners drag-along or tag-along rights.

127. The system defined in claim 97 further comprising:

means for determining whether a third party is necessary for the transfer of ownership of the commodity; and

means for selecting a third party for the transfer.

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128. The system defined in claim 97 further comprising means for providing a user with an opportunity to select a third party for the transfer.

129. The system defined in claim 97 further comprising means for generating transfer documents for transferring ownership interests in the commodity.

130. The system defined in claim 129 wherein the transfer documents are electronic documents and the system further comprises means for providing at least one co-owner of the plurality of co-owners with an opportunity to electronically sign the documents.

131. The system defined in claim 129 wherein the transfer documents are printed documents and the system further comprises:

means for providing the printed documents to at least one co-owner; and

means for obtaining the printed documents from at least one co-owner of the plurality of co-owners.

132. The system defined in claim 97 further comprising:

means for providing the at least one user with an opportunity to indicate a desire to participate in an auction for the commodity;

means for providing the at least one user with an opportunity to define an auction request; and

means for providing the at least one user with an opportunity to participate in the auction as defined in the auction request.

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133. The system defined in claim 132 wherein the means for providing the at least one user with an opportunity to define an auction request comprises means for providing the at least one user with an opportunity to indicate the commodity.

134. The system defined in claim 132 wherein the means for providing the at least one user with an opportunity to define an auction request comprises means for providing the at least one user with an opportunity to define a class of commodities.

135. The system defined in claim 132 wherein the means for providing the at least one user with an opportunity to define an auction request comprises means for providing the at least one user with an opportunity to indicate a particular auction.

136. The system defined in claim 97 further comprising means for providing for the electronic exchange of remuneration for the transfer.

137. The system defined in claim 97 further comprising means for electronically recording the transfer.

138. The system defined in claim 97 wherein the means for notifying co-owners of the commodity of the request comprises means for notifying the co-owners via e-mail.

139. A system for initiating the transfer of ownership interests in non-co-owned commodities comprising:

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means for providing at least one user of an access device with an opportunity to define a transfer request for transferring partial ownership of a non-co-owned commodity to at least one non-owner of the commodity; and

means for electronically initiating the transfer of at least partial ownership of the non-co-owned commodity according to the request.

140. The system defined in claim 139 wherein:
the at least one user is a non-owner of the commodity;

the request is a purchase request; and
the means for electronically initiating the transfer of partial ownership of the commodity comprises means for electronically initiating the purchase of partial ownership of the commodity by the at least one user.

141. The system defined in claim 139 wherein:
the at least one user is a non-owner of the commodity;

the request is a trade request including an identified commodity; and

the means for electronically initiating the transfer of partial ownership of the commodity comprises means for electronically initiating the trade of partial ownership in the commodity for at least partial ownership in the identified commodity.

142. The system defined in claim 139 wherein:
the at least one user is a non-co-owner of the commodity having an ownership interest in the commodity;

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the request is a sale request; and
mean for electronically initiating the
transfer of partial ownership of the commodity
comprises means for electronically initiating the sale
of partial ownership of the commodity to the at least
one user.

143. The system defined in claim 139 wherein:
the at least one user is a non-co-owner
of the commodity having an ownership interest in the
commodity;

the request is a trade request including
an identified commodity; and

the means for electronically initiating
the transfer of partial ownership of the commodity
comprises means for electronically initiating the trade
of partial ownership in the commodity for at least
partial ownership in the identified commodity.

144. The system defined in claim 139 wherein
the request is a purchase request including a price for
the commodity.

145. The system defined in claim 144 wherein
the price comprises an ask price, a market order, or a
limit order.

146. The system defined in claim 139 wherein
the request is a sale request including a price for the
commodity.

147. The system defined in claim 146 wherein
the price comprises a bid price, a market order, or a
limit order.

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148. The system defined in claim 139 wherein the means for providing the at least one user with an opportunity to define the request comprises means for providing the at least one user with an opportunity to define a class of commodities to which the commodity belongs.

149. The system defined in claim 139 wherein the means for providing the at least one user with an opportunity to electronically define the request comprises:

means for prompting the at least one user for a commodity type; and

means for providing a specialized interface to the at least one user based on the commodity type.

150. The system defined in claim 139 further comprising means for matching the request defined by the at least one user with a second transfer request defined by at least one other user for transferring partial ownership of a non-co-owned commodity.

151. The system defined in claim 150 wherein the means for matching the request and second request comprises means for directly matching the request and the second request.

152. The system defined in claim 150 wherein the means for matching the request and the second request comprises means for constructing aggregated matches.

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153. The system defined in claim 152 wherein the means for constructing aggregated matches comprises:

means for providing the at least one user with an opportunity to indicate a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

means for searching a database for ownership interests in commodities of the commodity type; and

means for aggregating ownership interests in the commodities of the commodity type found in the database until the quantity of the commodities is found.

154. The system defined in claim 152 wherein the means for constructing aggregated matches comprises:

means for searching a database for a request of a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

means for searching a database for ownership interests in commodities of the commodity type when the at least one user does not own the quantity of the commodity to transfer; and

means for aggregating ownership interests in the commodities of the commodity type found in the database with the at least one user's ownership of the commodity until the quantity of the commodities is found.

155. The system defined in claim 150 wherein the means for matching the request and the second

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request comprises means for matching the request and the second request by auction.

156. The system defined in claim 139 wherein the system further comprises means for determining each co-owner of the plurality of co-owners of the commodity.

157. The system defined in claim 156 further comprising:

means for determining whether a third party is necessary for the transfer of ownership of the commodity; and

means for selecting a third party for the transfer.

158. The system defined in claim 139 further comprising means for providing a user with an opportunity to select a third party for the transfer.

159. The system defined in claim 139 further comprising means for generating transfer documents for transferring ownership interests in the commodity.

160. The system defined in claim 159 wherein the transfer documents are electronic documents and the system further comprises means for providing at least one co-owner of the plurality of co-owners with an opportunity to electronically sign the documents.

161. The system defined in claim 159 wherein the transfer documents are printed documents and the system further comprises:

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means for providing the printed documents to at least one co-owner; and

means for obtaining the printed documents from at least one co-owner of the plurality of co-owners.

162. The system defined in claim 161 further comprising:

means for providing the at least one user with an opportunity to indicate a desire to participate in an auction for the commodity;

means for providing the at least one user with an opportunity to define an auction request; and

means for providing the at least one user with an opportunity to participate in the auction as defined in the auction request.

163. The system defined in claim 162 wherein the means for providing the at least one user with an opportunity to define an auction request comprises means for providing the at least one user with an opportunity to indicate the commodity.

164. The system defined in claim 162 wherein the means for providing the at least one user with an opportunity to define an auction request comprises means for providing the at least one user with an opportunity to define a class of commodities.

165. The system defined in claim 162 wherein the means for providing the at least one user with an opportunity to define an auction request comprises

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means for providing the at least one user with an opportunity to indicate a particular auction.

166. The system defined in claim 139 further comprising means for providing for the electronic exchange of remuneration for the transfer.

167. The system defined in claim 139 further comprising means for electronically recording the transfer.

168. The system defined in claim 139 wherein the means for notifying co-owners of the commodity of the request comprises means for notifying the co-owners via e-mail.

169. A system for use in an electronic ownership control system comprising:

- means for providing a user with an opportunity to enter commodity information;
- means for prompting the at least one user for transfer documents;
- means for receiving the transfer documents;
- means for searching the transfer documents for co-ownership information;
- means for electronically storing the transfer documents and the co-owner information.

170. The system defined in claim 169 wherein the transfer documents are printed transfer documents and the system further comprises:

- means for electronically scanning the printed transfer documents; and

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means for converting the scanned transfer documents to searchable form.

171. The system defined in claim 170 further comprising means for targeting co-owners that are indicated in the transfer documents to become new users of the electronic ownership control system.

172. The system defined in claim 170 further comprising means for providing the user with an opportunity to electronically view the transfer documents.

173. A system for use in an electronic ownership control system comprising:

means for providing a user with an opportunity to electronically transfer a commodity to a network of commodities;

means for notifying co-owners of the commodity of the proposed transfer;

means for providing the co-owners and the at least one user with an opportunity to vote on the proposed transfer; and

means for electronically transferring the commodity to a network of commodities.

174. The system defined in claim 173 wherein:
the system further comprises means for providing the co-owners with an opportunity to indicate an alternate network of commodities to which the commodity may be transferred; and

the means for electronically transferring the commodity to a network of commodities

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comprises means for electronically transferring the commodity to the alternate network of commodities.

175. A system for recombining ownership interests in co-owned commodities having units comprising:

means for exchanging a co-ownership interest in one unit of a commodity for a co-ownership interest in another unit of a commodity and;

means for indicating the exchange to a user.

176. The system defined in claim 175 wherein:

a first co-owner of a first unit of the commodity exercises a drag-along right, wherein the first owner has a first ownership interest in the first unit of the commodity;

a first co-owner of a second unit of the commodity exercises a drag-along right, wherein the first co-owner of the second unit has a first ownership interest in the commodity;

a second co-owner of the second unit of the commodity has a second ownership interest in the second unit of the commodity; and

the system further comprises:

means for exchanging the ownership interest of the second co-owner in the second unit with the ownership interest of the first co-owner of the first unit; and

means for initiating the transfer of the second unit of the commodity to a third party.

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177. A system for aggregating fractional ownership interests in commodities for use in an electronic ownership control system comprising:

means for combining co-ownership interests of at least one owner in a plurality of units of commodities into a single ownership interest of a particular commodity; and

means for electronically initiating the transfer of the at least one owner's ownership interest of the particular commodity.

178. The system defined in claim 177 wherein the at least one owner is a user of the system and has drag-along rights in the particular commodity, and the system further comprises:

means for providing the at least one user with an opportunity to sell the user's ownership interest in the particular commodity; and

means for providing the at least one user with an opportunity to exercise the user's drag-along rights when selling the particular commodity.

179. The system defined in claim 177 wherein the plurality of units of commodities are stocks.

180. The system defined in claim 177 wherein the plurality of units of commodities are time periods of user or ownership of real property.

181. A system for use in an electronic ownership control system comprising:

means for providing a user with an opportunity to indicate at least one associated party;

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means for providing the user with an opportunity to transfer an ownership interest in a commodity; and

means for providing the user with an opportunity to indicate an associated party in connection with the transfer; and

means for electronically initiating the transfer.

182. The system defined in claim 181 wherein:
an associated party is an attorney; and
the system further comprises means for providing the user with an opportunity to electronically view a document associated with the attorney.

183. The system defined in claim 181 wherein:
an associated party is a mortgage broker; and
the system further comprises means for providing the user with an opportunity to electronically view a document associated with the mortgage broker.

184. The system defined in claim 183 wherein:
an associated party is a friend; and
the system further comprises means for providing the user with an opportunity to electronically view information on commodities co-owned with the friend.

185. The system defined in claim 184 wherein:
an associated party is a friend; and

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the system further comprises means for providing the user with an opportunity to involve the friend in a split.

186. The system defined in claim 185 further comprising means for electronically inviting the friend to participate in the split.

187. A system for managing co-owned commodities comprising:

means for receiving changes to commodity information for a co-owned commodity;

means for determining the co-owners of the co-owned commodity; and

means for notifying the co-owners of the change to the commodity information.

188. The system defined in claim 187 wherein the commodity information includes maintenance schedule information.

189. The system defined in claim 187 wherein the commodity information includes maintenance fee information.

190. The system defined in claim 187 wherein the commodity information includes ownership conditions.

191. The system defined in claim 187 further comprising means for providing a user with an opportunity to provide the changes to the commodity information.

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192. The system defined in claim 187 wherein the means for notifying the co-owners of the change to the commodity information comprises notifying the co-owners of the change by email.

193. A system for initiating the transfer of ownership interests in co-owned commodities comprising:
at least one access device configured to provide a user associated with the access device with an opportunity to define a transfer request for transferring at least partial ownership of a commodity co-owned by a plurality of co-owners;

a server configured to receive the transfer request from the at least one access device and notify at least one co-owner of the plurality of co-owners of the request, wherein each co-owner of the plurality of co-owners has an ownership interest in the commodity;

at least one access device associated with each co-owner of the plurality of co-owners configured to receive the notification from the server and provide a co-owner of the plurality of co-owners associated with the access device with an opportunity to participate in transferring at least partial ownership of the commodity; and

wherein the server is further configured to initiate the transfer of at least partial ownership of the commodity according to the request for each co-owner of the plurality of co-owners participating in the transfer.

194. The system defined in claim 193 wherein:
the at least one user is a non-co-owner of the commodity;

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the request is a purchase request;

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to sell the at least one co-owner's ownership interest in the commodity; and

the server is further configured to electronically initiate the sale of the ownership interest of each co-owner participating in the transfer to the at least one user.

195. The system defined in claim 193 wherein:

the at least one user is a non-co-owner of the commodity;

the request is a trade request including an identified commodity;

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to trade the at least one co-owner's ownership interest in the commodity; and

the server is further configured to electronically initiate the trade of the ownership interest of each co-owner participating in the transfer for at least partial ownership in the identified commodity.

196. The system defined in claim 193 wherein:

the at least one user is a co-owner of the commodity having an ownership interest in the commodity;

the request is a sale request;

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to purchase the at least one user's ownership interest in the commodity; and

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the server is further configured to electronically initiate the sale of the ownership interest of the at least one user to each co-owner participating in the transfer.

197. The system defined in claim 193 wherein:
the at least one user is a co-owner of
the commodity;

the request is a trade request including
an identified commodity;

the at least one access device of each
co-owner is further configured to provide each co-owner
with an opportunity to trade the at least one co-
owner's ownership interest in the commodity; and

the server is further configured to
electronically initiate the trade of the ownership
interest of each co-owner participating in the transfer
for at least partial ownership in the identified
commodity.

198. The system defined in claim 193 wherein
the request is a purchase request including a price for
the commodity.

199. The system defined in claim 198 wherein
the price comprises an ask price, a market order, or a
limit order.

200. The system defined in claim 193 wherein
the request is a sale request including a price for the
commodity.

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201. The system defined in claim 200 wherein the price comprises a bid price, a market order, or a limit order.

202. The system defined in claim 193 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a purchase request;

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to sell the given co-owner's ownership interest in the commodity and drag-along the remaining co-owners of the plurality of co-owners; and

the server is further configured to electronically initiate the purchase of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

203. The system defined in claim 193 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a purchase request;

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to tag-along with the sale of a given co-owner's ownership interest; and

the server is further configured to electronically initiate the purchase of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners.

204. The system defined in claim 193 wherein:
the at least one user is a co-owner of the commodity;

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the request is a sale request;
the at least one access device
associated with a user is further configured to provide
the user associated with the at least one access device
with an opportunity to sell the at least one user's
ownership interest in the commodity and drag-along the
remaining co-owners of the plurality of co-owners; and
the server is further configured to
electronically initiate the sale of the ownership
interest of the at least one user and the remaining co-
owners of the plurality of co-owners.

205. The system defined in claim 193 wherein:
the at least one user is a co-owner of
the commodity;
the request is a sale request;
the at least one access device of each
co-owner is further configured to provide each co-owner
with an opportunity to tag-along with the sale of the
at least one user's ownership interest; and
the server is further configured to
electronically initiate the sale of the ownership
interest of the given co-owner and the remaining co-
owners of the plurality of co-owners.

206. The system defined in claim 193 wherein:
the at least one user is a non-co-owner
of the commodity;
the request is a trade request including
an identified commodity;
the at least one access device of each
co-owner is further configured to provide a given co-
owner of the plurality of co-owners with an opportunity
to trade the given co-owner's ownership interest in the

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commodity and drag-along the remaining co-owners of the plurality of co-owners; and

the server is further configured to electronically initiate the trade of the ownership interest of each co-owner of the plurality of co-owners for at least partial ownership in the identified commodity.

207. The system defined in claim 193 wherein:
the at least one user is a non-co-owner of the commodity;

the request is a trade request including an identified commodity;

the at least one access device of each co-owner is further configured to provide each of the co-owners an opportunity to tag-along with the trade of a given co-owner's ownership interest for at least partial ownership in the identified commodity; and

the server is further configured to initiate the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

208. The system defined in claim 193 wherein:
the at least one user is a co-owner of the commodity;

the request is a trade request including an identified commodity;

the at least one access device associated with a user is further configured to provide the user associated with the at least one access device with an opportunity to trade the at least one user's ownership interest in the commodity and drag-along the

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remaining co-owners of the plurality of co-owners for at least partial ownership in the identified commodity; and

the server is further configured to electronically initiate the trade of the ownership interest of the at least one user and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

209. The system defined in claim 193 wherein:
the at least one user is a co-owner of the commodity;

the request is a trade request including an identified commodity;

the at least one access device of each co-owner is further configured to provide each of the co-owners an opportunity to tag-along with the trade of the at least one user's ownership interest for at least partial ownership in the identified commodity; and

the server is further configured to electronically initiate the trade of the ownership interest of the given co-owner and the remaining co-owners of the plurality of co-owners for at least partial ownership interest in the identified commodity.

210. The system defined in claim 193 wherein the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to veto transferring at least partial ownership of the commodity to the user.

211. The system defined in claim 193 wherein:

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the at least one co-owner of the plurality of co-owners has a right of first refusal; and

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to exercise the right of first refusal.

212. The system defined in claim 193 wherein:

the at least one co-owner of the plurality of co-owners has a right of first offer; and

the at least one access device of each co-owner is further configured to provide each co-owner with an opportunity to exercise the right of first offer.

213. The system defined in claim 193 wherein the at least one access device associated with a user is further configured to provide the user associated with the access device with an opportunity to define a class of commodities to which the commodity belongs.

214. The system defined in claim 193 wherein the at least one access device associated with a user is further configured to:

prompt the at least one user for a commodity type; and

provide a specialized interface to the user associated with the at least one access device, based on the commodity type.

215. The system defined in claim 193 wherein the server is further configured to match the request defined by a user associated with the at least one

-170-

access device with a second transfer request, defined by a different user associated with a different at least one user access device, for transferring at least partial ownership of a commodity co-owned by a plurality of co-owners.

216. The system defined in claim 215 wherein the server is further configured to directly match the request and the second request.

217. The system defined in claim 215 wherein the server is further configured to construct aggregated matches.

218. The system defined in claim 217 wherein:
the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type; and

the server is further configured to:
search a database for ownership interests in commodities of the commodity type; and
aggregate ownership interests in the commodities of the commodity type found in the database until the quantity of the commodities is found.

219. The system defined in claim 217 wherein the server is further configured to:

search a database for a request of a quantity of the commodity to transfer, wherein the commodity is of a particular commodity type;

-171-

search a database for ownership interests in commodities of the commodity type when a user does not own the quantity of the commodity to transfer; and

aggregate ownership interests in the commodities of the commodity type found in the database with the at least one user's ownership of the commodity until the quantity of the commodities is found.

220. The system defined in claim 215 wherein the server is further configured to match the request and the second request by auction.

221. The system defined in claim 193 wherein the server is further configured to determine each co-owner of the plurality of co-owners of the commodity.

222. The system defined in claim 221 wherein the server is further configured to:

determine whether each of the co-owners of the plurality of co-owners have drag-along or tag-along rights; and

notify each co-owner of each co-owners drag-along or tag-along rights.

223. The system defined in claim 193 wherein the server is further configured to:

determine whether a third party is necessary for the transfer of ownership of the commodity; and

select a third party for the transfer.

224. The system defined in claim 193 wherein the at least one access device is further configured to

-172-

provide the user associated with the at least one access device with an opportunity to select a third party for the transfer.

225. The system defined in claim 193 further comprising a transfer documents system configured to generate transfer documents for transferring ownership interests in the commodity.

226. The system defined in claim 225 wherein the transfer documents are electronic documents and the at least one access device of each co-owner is further configured to provide each of the co-owners with an opportunity to electronically sign the documents.

227. The system defined in claim 225 wherein the transfer documents are printed documents and the transfer documents system is further configured to:

provide the printed documents to at least one co-owner; and

obtain the printed documents from at least one co-owner of the plurality of co-owners.

228. The system defined in claim 193 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to:

indicate a desire to participate in an auction for the commodity;

define an auction request; and

participate in the auction as defined in the auction request.

-173-

229. The system defined in claim 228 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate the commodity.

230. The system defined in claim 228 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to define a class of commodities.

231. The system defined in claim 228 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate a particular auction.

232. The system defined in claim 193 further comprising an electronic commerce server configured to provide for the electronic exchange of remuneration for the transfer.

233. The system defined in claim 193 further comprising a recordation system configured to electronically record the transfer.

234. The system defined in claim 193 wherein the server is further configured to notifying the co-owners via e-mail.

235. A system for initiating the transfer of ownership interests in non-co-owned commodities comprising:

-174-

at least one access device associated with a user configured to provide the user associated with the at least one access device with an opportunity to define a transfer request for transferring partial ownership of a non-co-owned commodity to at least one non-owner of the commodity; and

a server configured to electronically initiate the transfer of at least partial ownership of the non-co-owned commodity according to the request.

236. The system defined in claim 235 wherein:
the user is a non-owner of the
commodity;

the request is a purchase request; and
the server is further configured to
electronically initiate the purchase of partial
ownership of the commodity by the at least one user.

237. The system defined in claim 235 wherein:
the user is a non-owner of the
commodity;

the request is a trade request including
an identified commodity; and

the server is further configured to
electronically initiate the trade of partial ownership
in the commodity for at least partial ownership in the
identified commodity.

238. The system defined in claim 235 wherein:
the user is a non-co-owner of the
commodity having an ownership interest in the
commodity;

the request is a sale request; and

-175-

the server is further configured to electronically initiate the sale of partial ownership of the commodity to the at least one user.

239. The system defined in claim 235 wherein:
the user is a non-co-owner of the commodity having an ownership interest in the commodity;

the request is a trade request including an identified commodity; and

the server is further configured to electronically initiate the trade of partial ownership in the commodity for at least partial ownership in the identified commodity.

240. The system defined in claim 235 wherein the request is a purchase request including a price for the commodity.

241. The system defined in claim 240 wherein the price comprises an ask price, a market order, or a limit order.

242. The system defined in claim 235 wherein the request is a sale request including a price for the commodity.

243. The system defined in claim 242 wherein the price comprises a bid price, a market order, or a limit order.

244. The system defined in claim 235 wherein the at least one access device is further configured to provide the user associated with the at least one user

-176-

access device with an opportunity to define a class of commodities to which the commodity belongs.

245. The system defined in claim 235 wherein the at least one access device is further configured to:

prompt the user associated with the at least one access device for a commodity type; and

provide a specialized interface to the user associated with the at least one access device based on the commodity type.

246. The system defined in claim 235 wherein the server is further configured to match the request defined by a user associated with the at least one access device with a second transfer request, defined by a different user associated with a different at least one user access device, for transferring partial ownership of a non-co-owned commodity.

247. The system defined in claim 246 wherein the server is further configured to directly match the request and the second request.

248. The system defined in claim 246 wherein the server is further configured to construct aggregated matches.

249. The system defined in claim 248 wherein:
the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate a quantity of the commodity to transfer,

-177-

wherein the commodity is of a particular commodity type; and

the server is further configured to:
search a database for ownership
interests in commodities of the commodity type; and
aggregate ownership interests in the
commodities of the commodity type found in the database
until the quantity of the commodities is found.

250. The system defined in claim 248 wherein
the server is further configured to:

search a database for a request of a
quantity of the commodity to transfer, wherein the
commodity is of a particular commodity type;
search a database for ownership
interests in commodities of the commodity type when the
at least one user does not own the quantity of the
commodity to transfer; and
aggregate ownership interests in the
commodities of the commodity type found in the database
with the at least one user's ownership of the commodity
until the quantity of the commodities is found.

251. The system defined in claim 246 wherein
the server is further configured to match the request
and the second request by auction.

252. The system defined in claim 235 wherein
the server is further configured to determine each co-
owner of the plurality of co-owners of the commodity.

253. The system defined in claim 235 wherein
the server is further configured to:

-178-

determine whether a third party is necessary for the transfer of ownership of the commodity; and

select a third party for the transfer.

254. The system defined in claim 235 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to select a third party for the transfer.

255. The system defined in claim 235 further comprising a transfer documents system configured to transfer documents for transferring ownership interests in the commodity.

256. The system defined in claim 255 wherein:
the transfer documents are electronic documents; and

the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to electronically sign the documents.

257. The system defined in claim 256 wherein the transfer documents are printed documents and the transfer documents system is further configured to:

provide the printed documents to at least one co-owner; and

obtain the printed documents from at least one co-owner of the plurality of co-owners.

258. The system defined in claim 257 wherein the at least one access device is further configured to

-179-

provide the user associated with the at least one access device with an opportunity to:

 indicate a desire to participate in an auction for the commodity;

 define an auction request; and

 participate in the auction as defined in the auction request.

259. The system defined in claim 258 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate the commodity.

260. The system defined in claim 258 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to define a class of commodities.

261. The system defined in claim 258 wherein the at least one access device is further configured to provide the user associated with the at least one access device with an opportunity to indicate a particular auction.

262. The system defined in claim 235 further comprising an electronic commerce server configured to provide for the electronic exchange of remuneration for the transfer.

263. The system defined in claim 235 further comprising a transfer documents system configured to electronically record the transfer.

-180-

264. The system defined in claim 235 wherein the server is further configured to notify the co-owners via e-mail.

265. A system for use in an electronic ownership control system comprising:
an access device configured to:
provide a user with an opportunity to enter commodity information; and
prompt the user for transfer documents; and
a transfer documents system configured to:
receive the transfer documents;
search the transfer documents for co-ownership information; and
electronically store the transfer documents and the co-owner information.

266. The system defined in claim 265 wherein the transfer documents are printed transfer documents and the transfer documents system is further configured to:
electronically scan the printed transfer documents; and
convert the scanned transfer documents to searchable form.

267. The system defined in claim 266 further comprising a server configured to target co-owners that are indicated in the transfer documents to become new users of the electronic ownership control system.

-181-

268. The system defined in claim 265 wherein the access device is further configured to provide the user with an opportunity to electronically view the transfer documents.

269. An electronic ownership control system comprising:

- an access device configured to provide a user with an opportunity to electronically transfer a commodity to a network of commodities;

- a server configured to:

- notify co-owners of the commodity of the proposed transfer;

- provide the co-owners and the user with an opportunity to vote on the proposed transfer using access devices; and

- electronically transfer the commodity to a network of commodities.

270. The system defined in claim 269 wherein the server is further configured to:

- provide the co-owners with an opportunity to indicate an alternate network of commodities to which the commodity may be transferred using access devices; and

- transfer the commodity to the alternate network of commodities.

271. A system for recombining ownership interests in co-owned commodities having units comprising:

- a server configured to exchange a co-ownership interest in one unit of a commodity for a co-ownership interest in another unit of a commodity.

-182-

272. The system defined in claim 271 wherein:

a first co-owner of a first unit of the commodity exercises a drag-along right, wherein the first owner has a first ownership interest in the first unit of the commodity;

a first co-owner of a second unit of the commodity exercises a drag-along right, wherein the first co-owner of the second unit has a first ownership interest in the commodity;

a second co-owner of the second unit of the commodity has a second ownership interest in the second unit of the commodity; and

the server is further configured to:

exchange the ownership interest of the second co-owner in the second unit with the ownership interest of the first co-owner of the first unit; and

initiate the transfer of the second unit of the commodity to a third party.

273. A system for aggregating fractional ownership interests in commodities for use in an electronic ownership control system comprising:

means for combining co-ownership interests of at least one owner in a plurality of units of commodities into a single ownership interest of a particular commodity; and

means for electronically initiating the transfer of the at least one owner's ownership interest of the particular commodity.

274. The system defined in claim 177 wherein the at least one owner is a user of the system and has

-183-

drag-along rights in the particular commodity, and the system further comprises:

means for providing the at least one user with an opportunity to sell the at least one user's ownership interest in the particular commodity; and

means for providing the at least one user with an opportunity to exercise the at least one user's drag-along rights when selling the particular commodity.

275. The system defined in claim 177 wherein the plurality of units of commodities are stocks.

276. The system defined in claim 177 wherein the plurality of units of commodities are time periods of user or ownership of real property.

277. A system for use in an electronic ownership control system comprising:

means for providing a user with an opportunity to indicate at least one associated party;

means for providing the at least one user with an opportunity to transfer an ownership interest in a commodity; and

means for providing the at least one user with an opportunity to indicate an associated party in connection with the transfer; and

means for electronically initiating the transfer.

278. The system defined in claim 181 wherein:
an associated party is an attorney; and

-184-

the system further comprises means for providing the at least one user with an opportunity to electronically view a document associated with the attorney.

279. The system defined in claim 181 wherein:
an associated party is a mortgage broker; and

the system further comprises means for providing the at least one user with an opportunity to electronically view a document associated with the mortgage broker.

280. The system defined in claim 183 wherein:
an associated party is a friend; and
the system further comprises means for providing the at least one user with an opportunity to electronically view information on commodities co-owned with the friend.

281. The system defined in claim 184 wherein:
an associated party is a friend; and
the system further comprises means for providing the at least one user with an opportunity to involve the friend in a split.

282. The system defined in claim 185 further comprising means for electronically inviting the friend to participate in the split.

283. A system for managing co-owned commodities comprising:
a server configured to:

-185-

receive changes to commodity information for a co-owned commodity; and
determine the co-owners of the co-owned commodity; and
at least one access device associated with each co-owner of the commodity configured to receive a notification of the change in information from the server and indicate the change to the commodity information.

284. The system defined in claim 283 wherein the commodity information includes maintenance schedule information.

285. The system defined in claim 283 wherein the commodity information includes maintenance fee information.

286. The system defined in claim 283 wherein the commodity information includes ownership conditions.

287. The system defined in claim 283 further comprising an access device configured to provide a user with an opportunity to provide the changes to the commodity information.

288. The system defined in claim 283 wherein the server is configured to indicate the change in commodity information by email.

VL-1

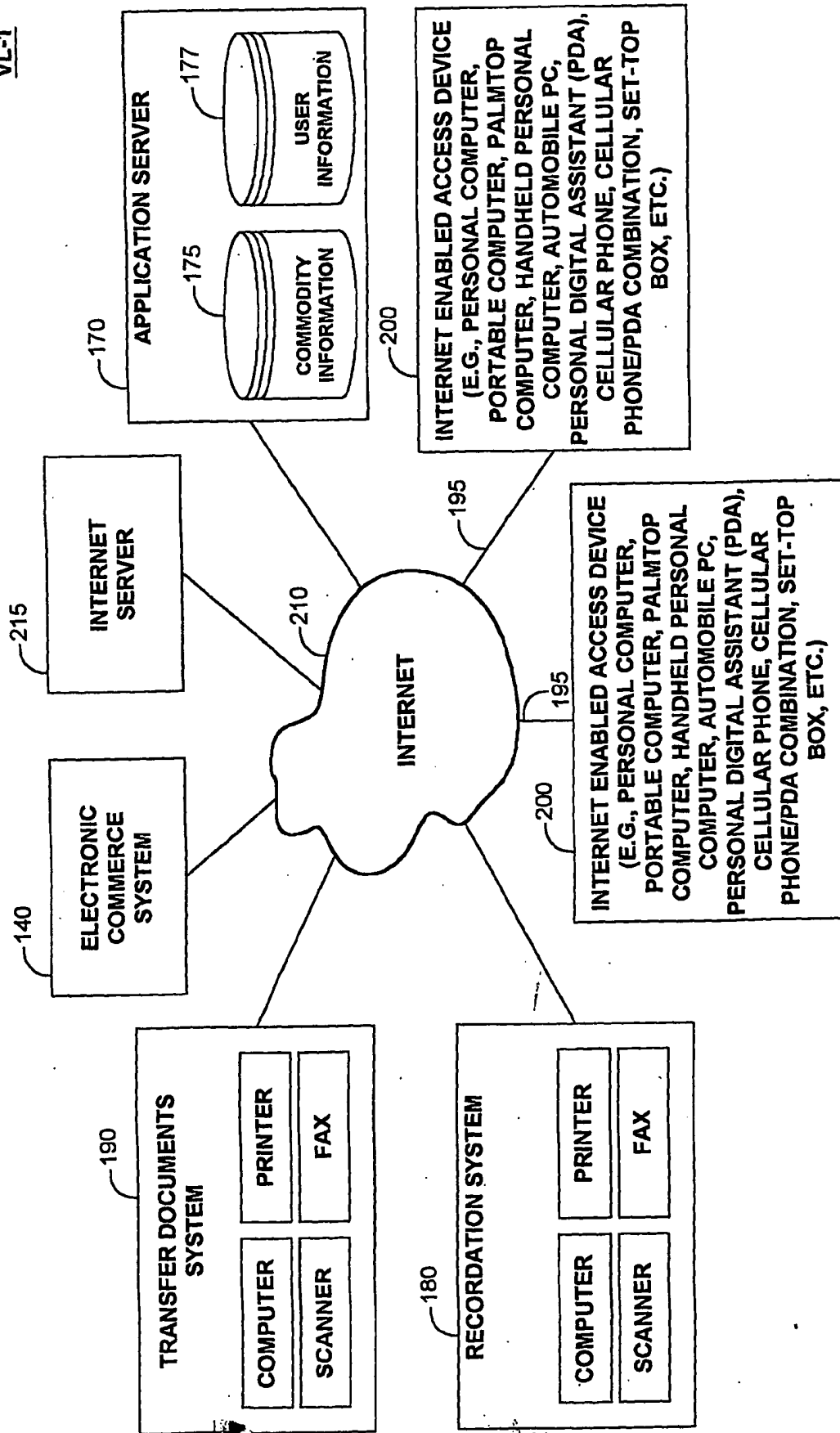


FIG. 1a

VL-1

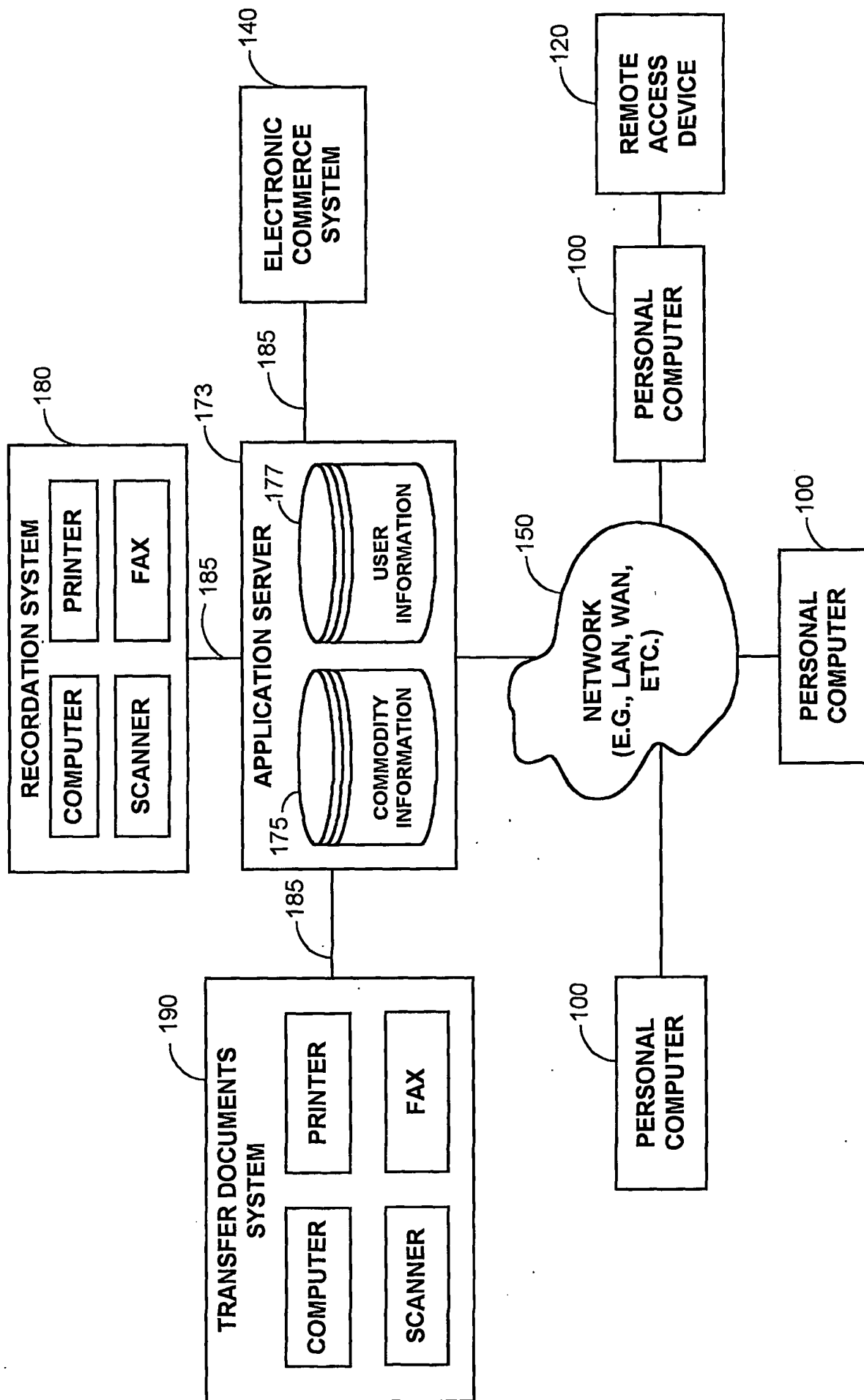


FIG. 1b

VL-1

200

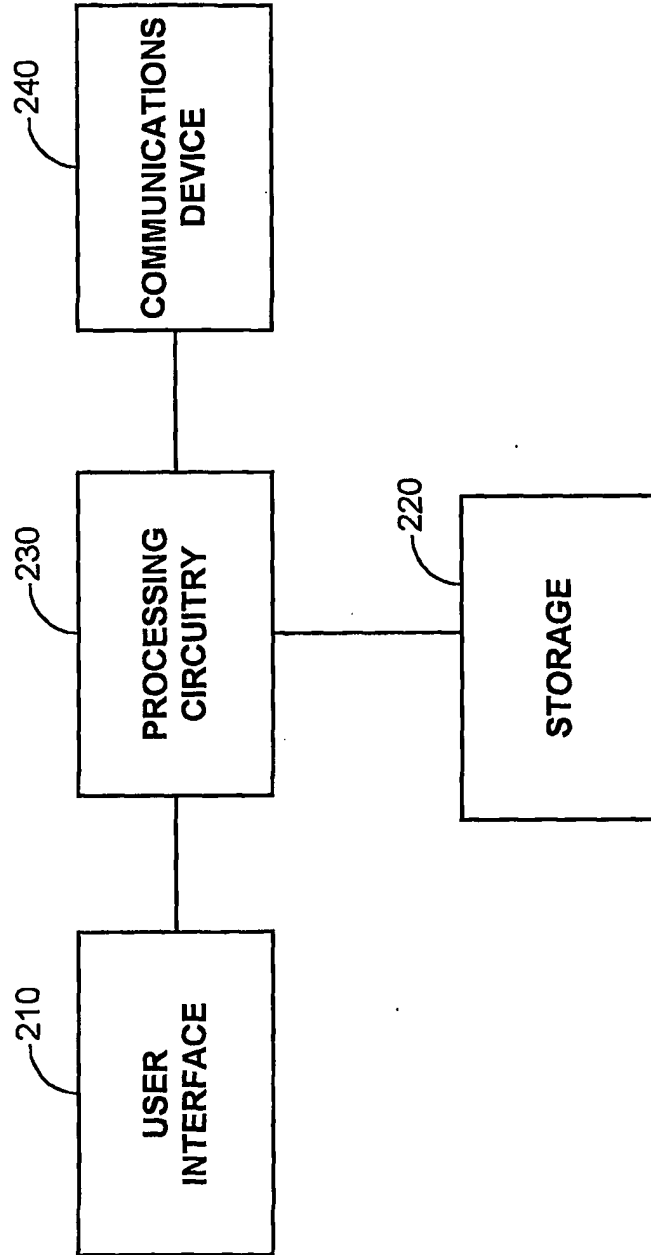


FIG. 2

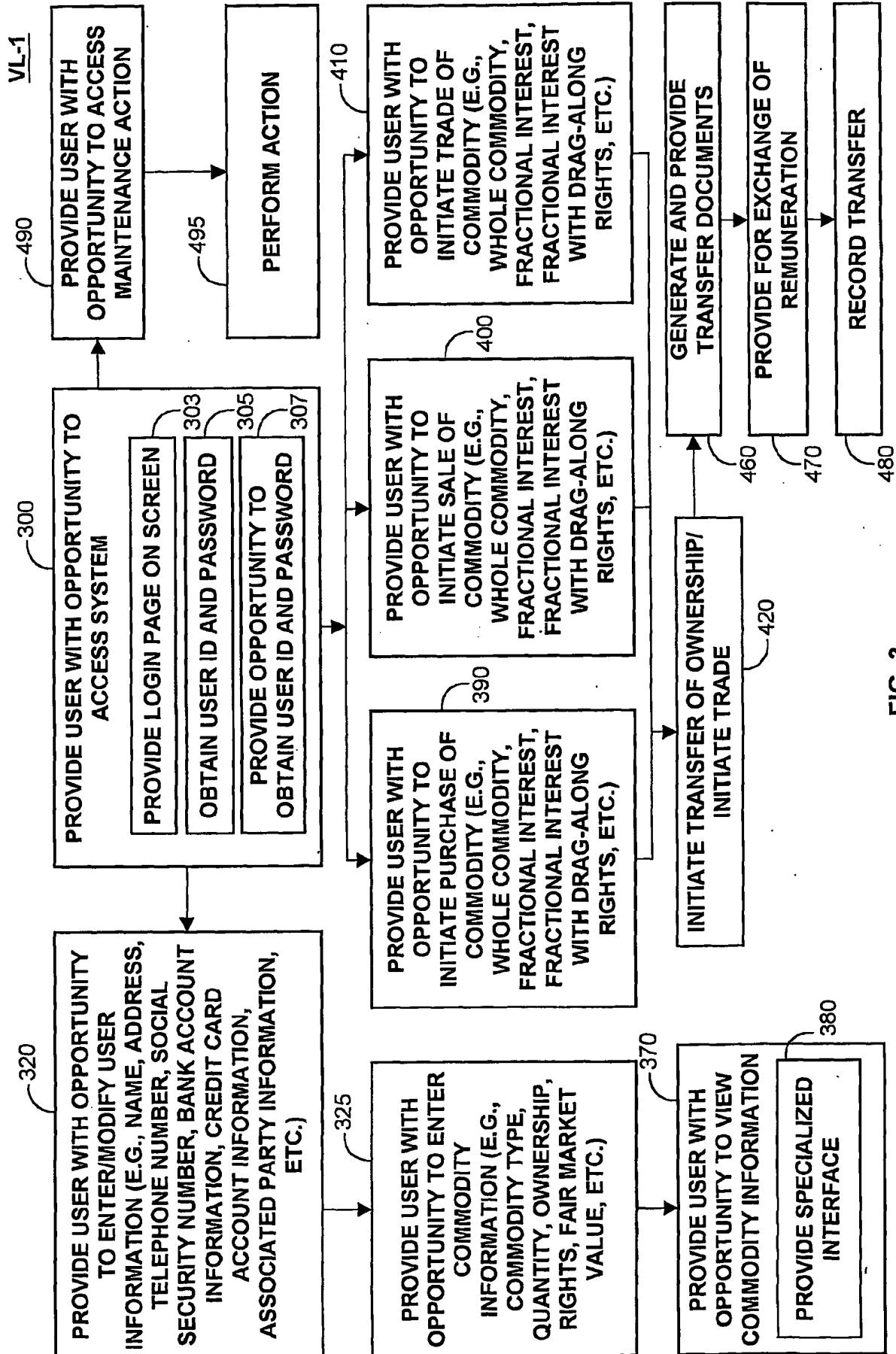


FIG. 3

VL-1

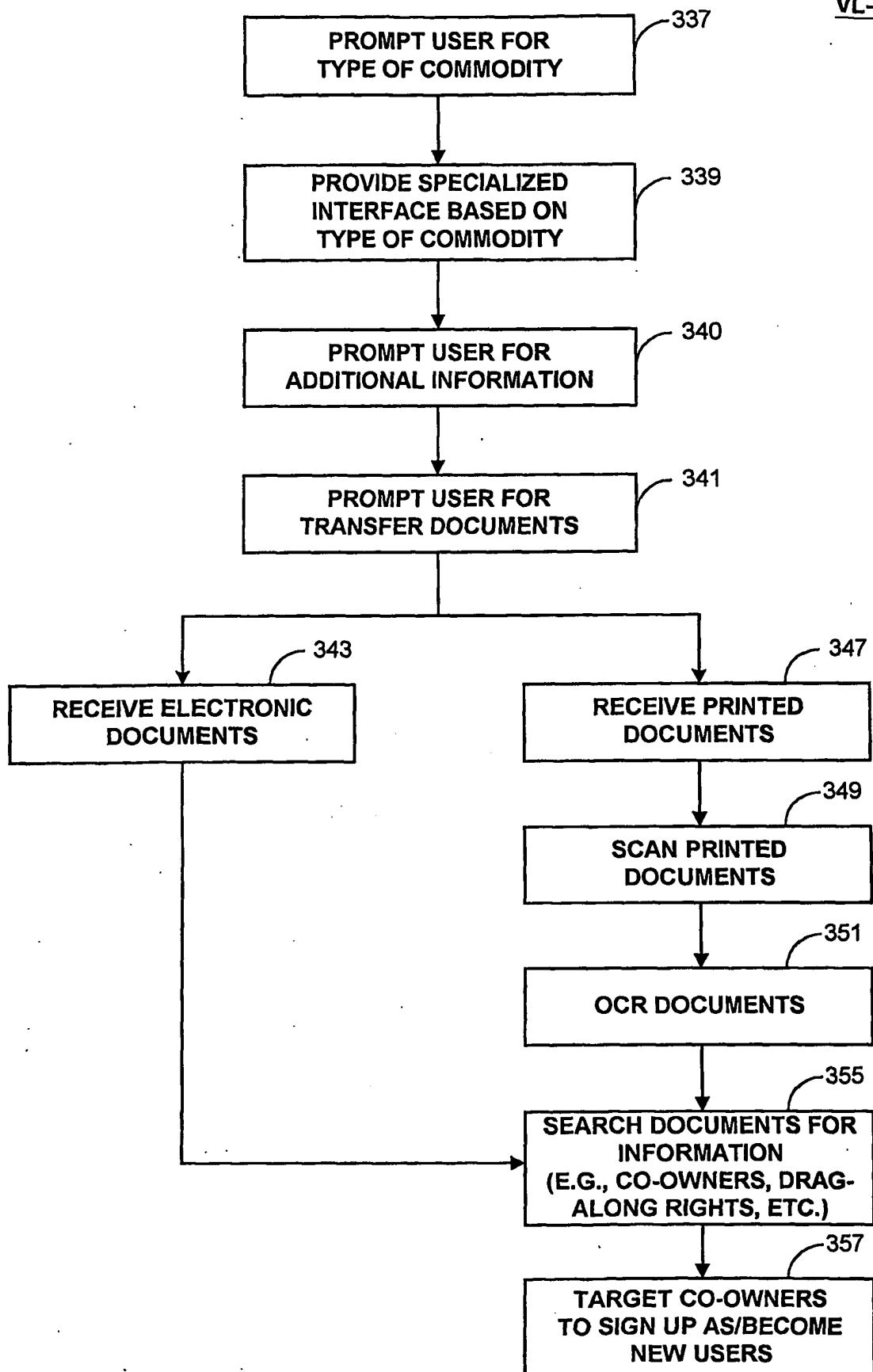


FIG. 4

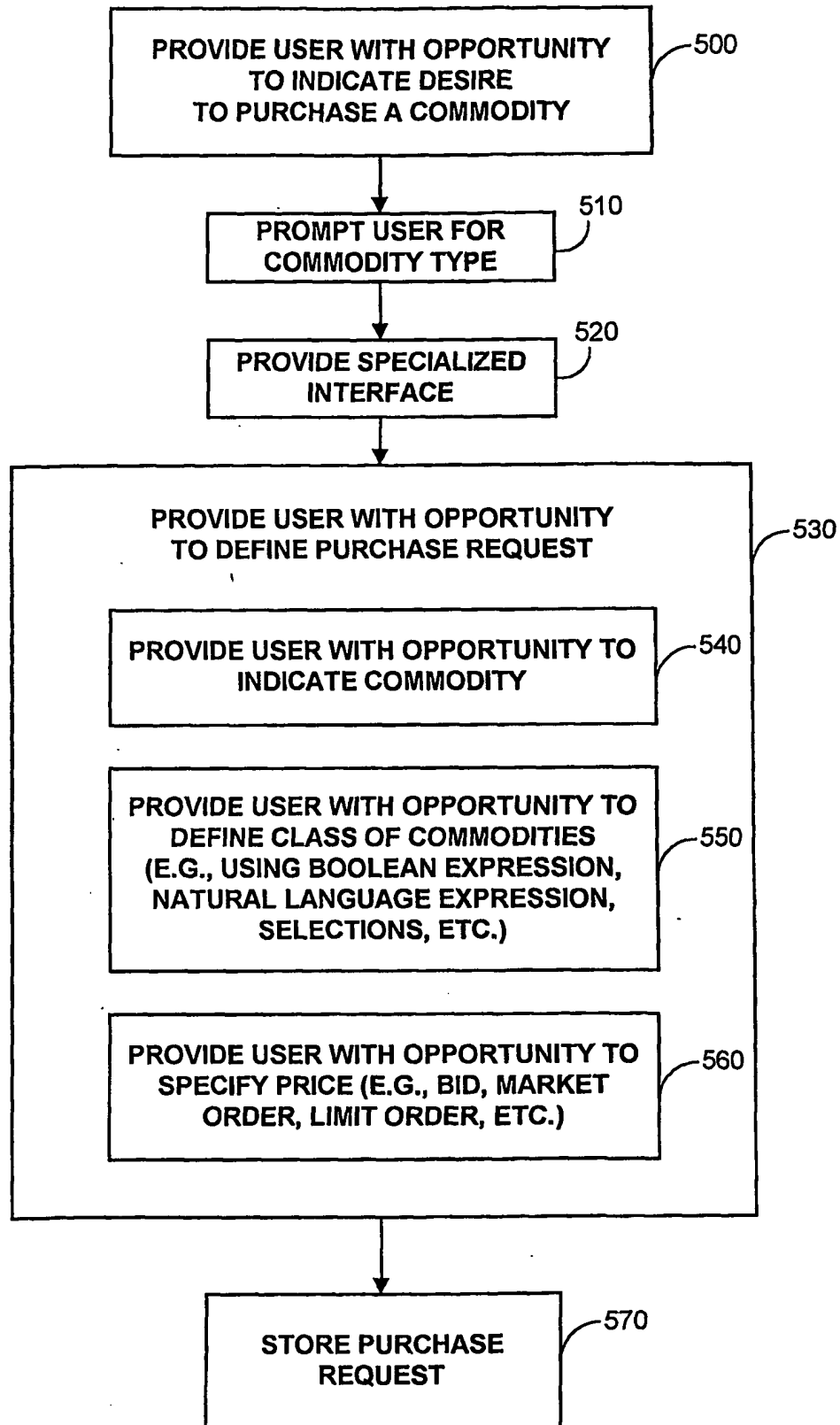
VL-1

FIG. 5

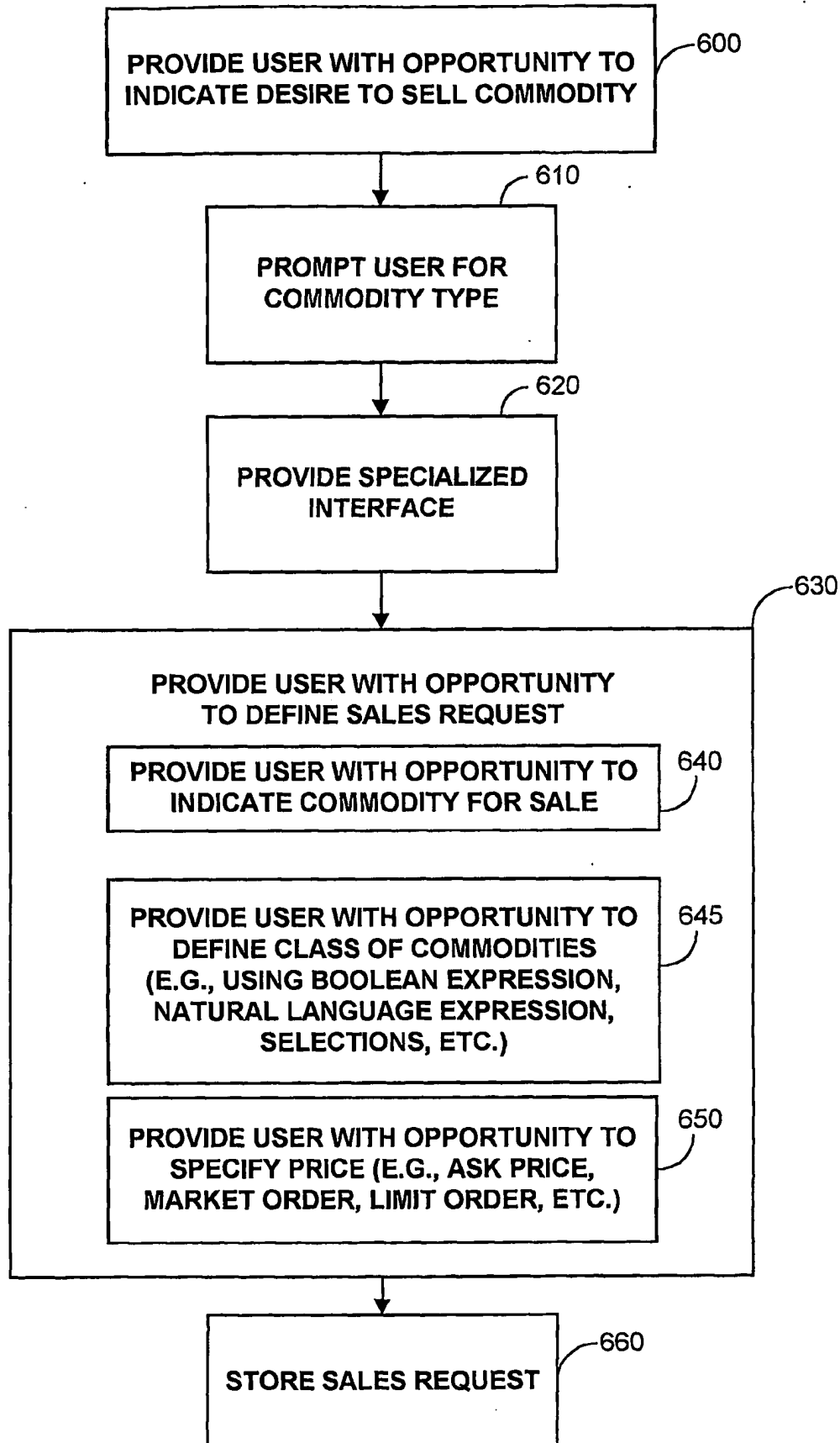


FIG. 6

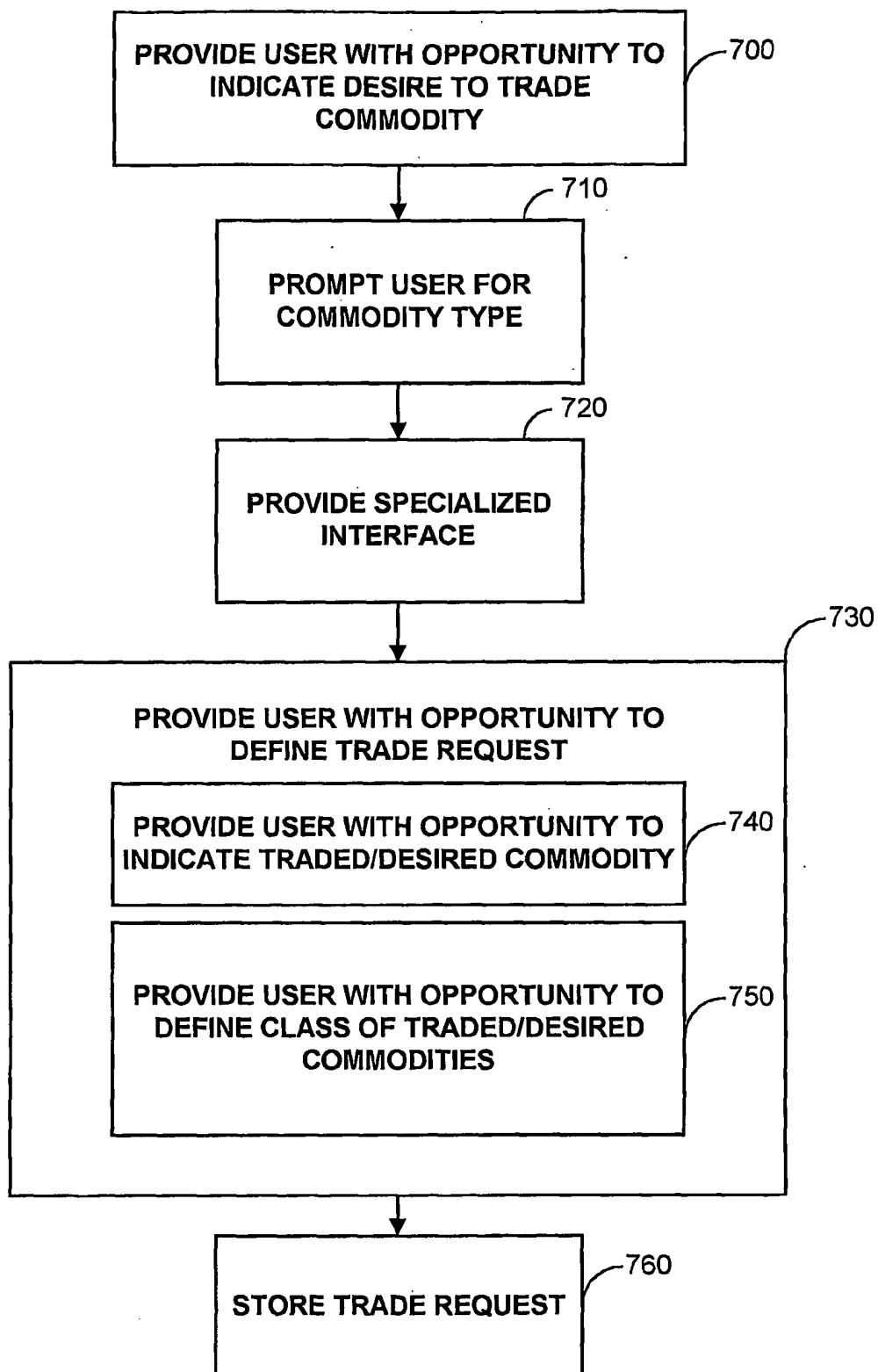


FIG. 7

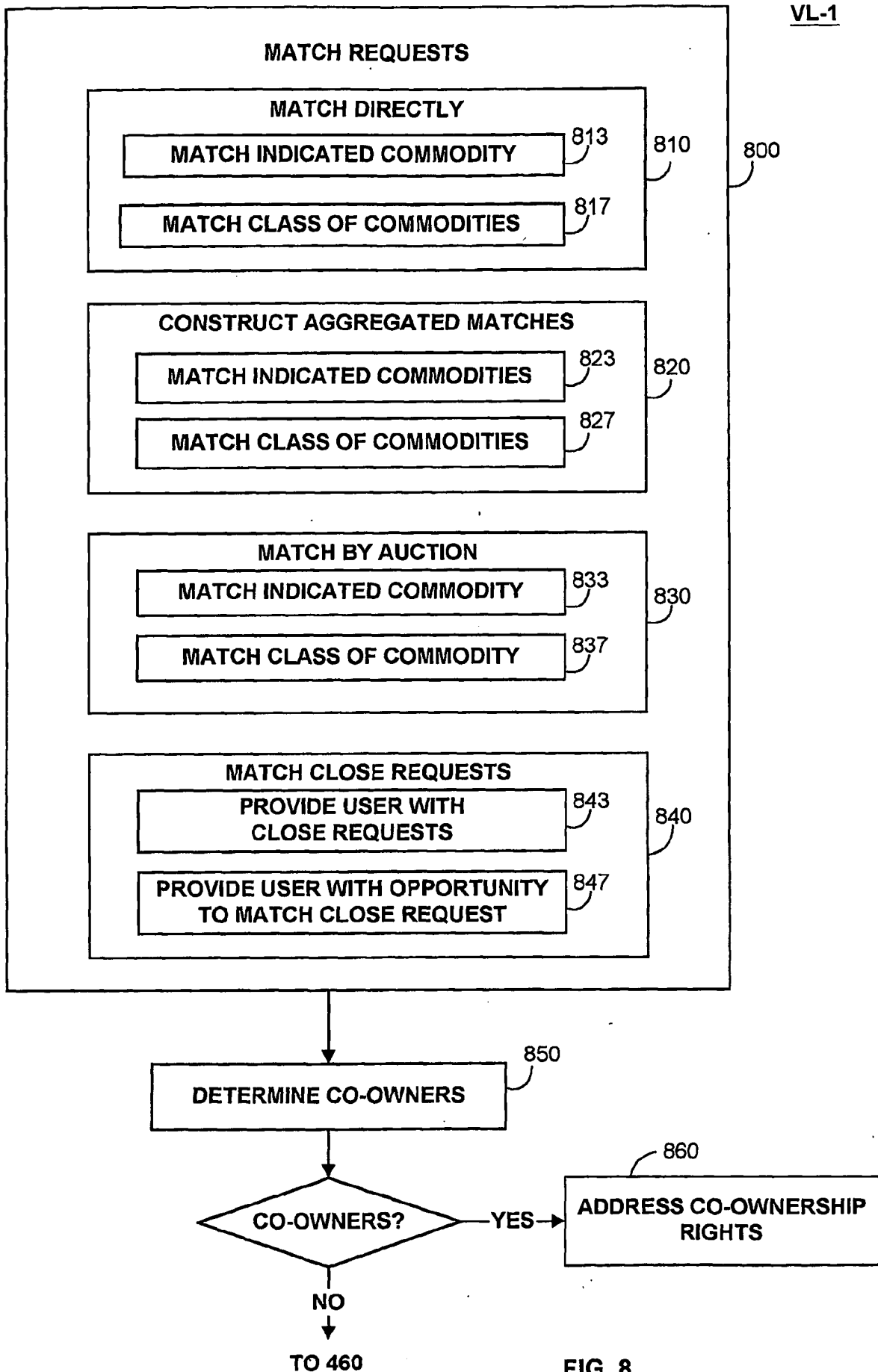
VL-1

FIG. 8

VL-1

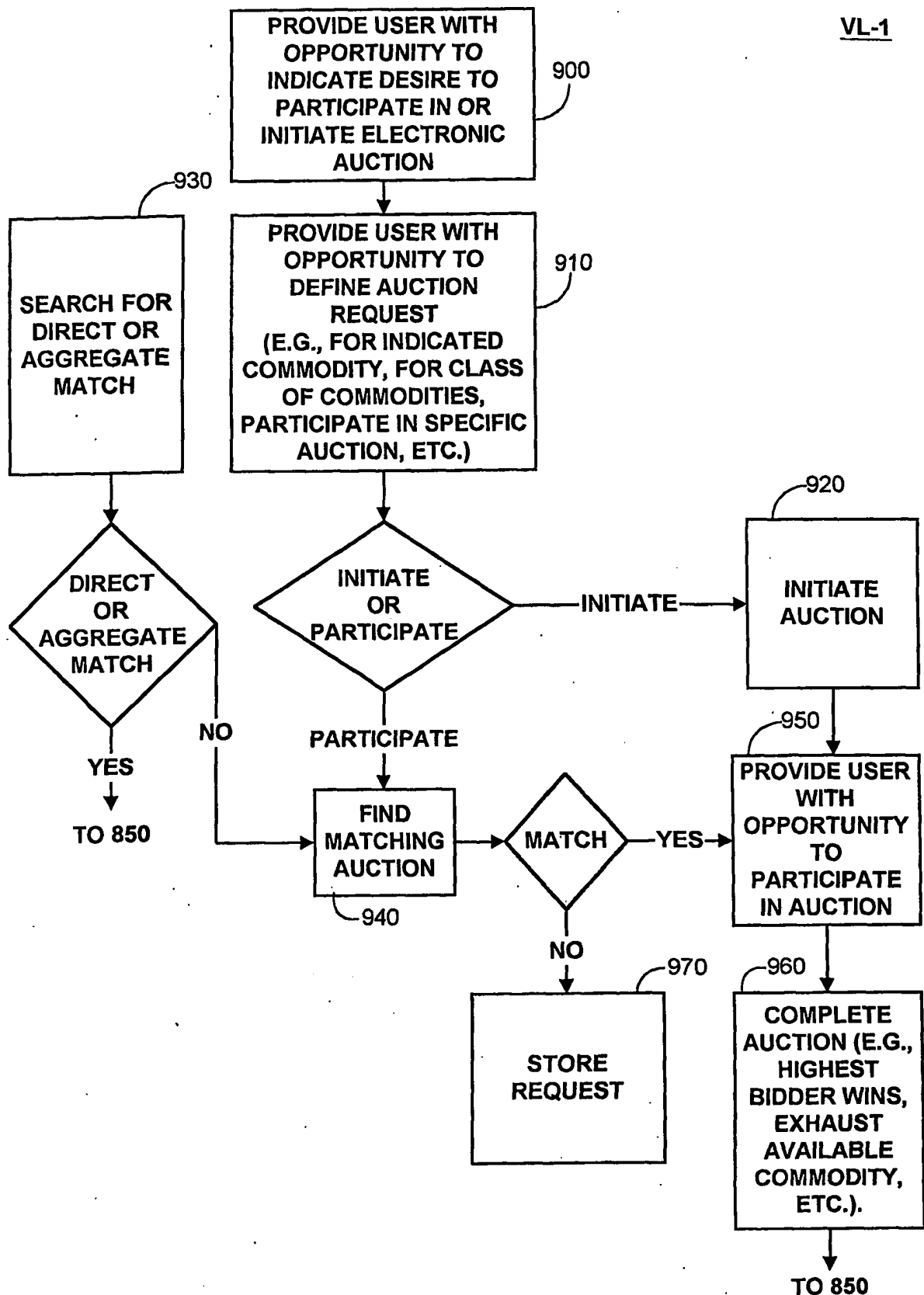


FIG. 9

11/110

VL-1

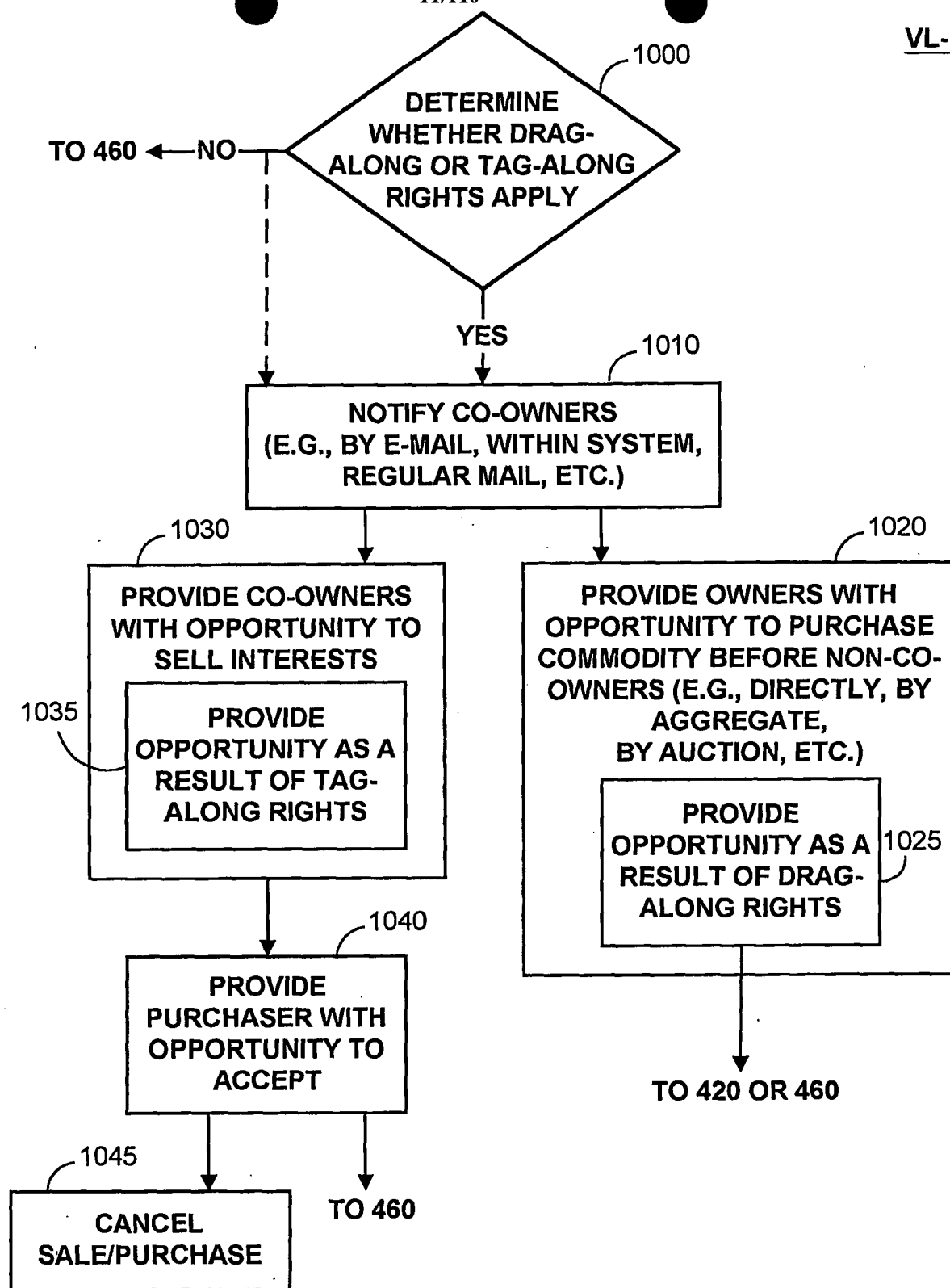


FIG. 10

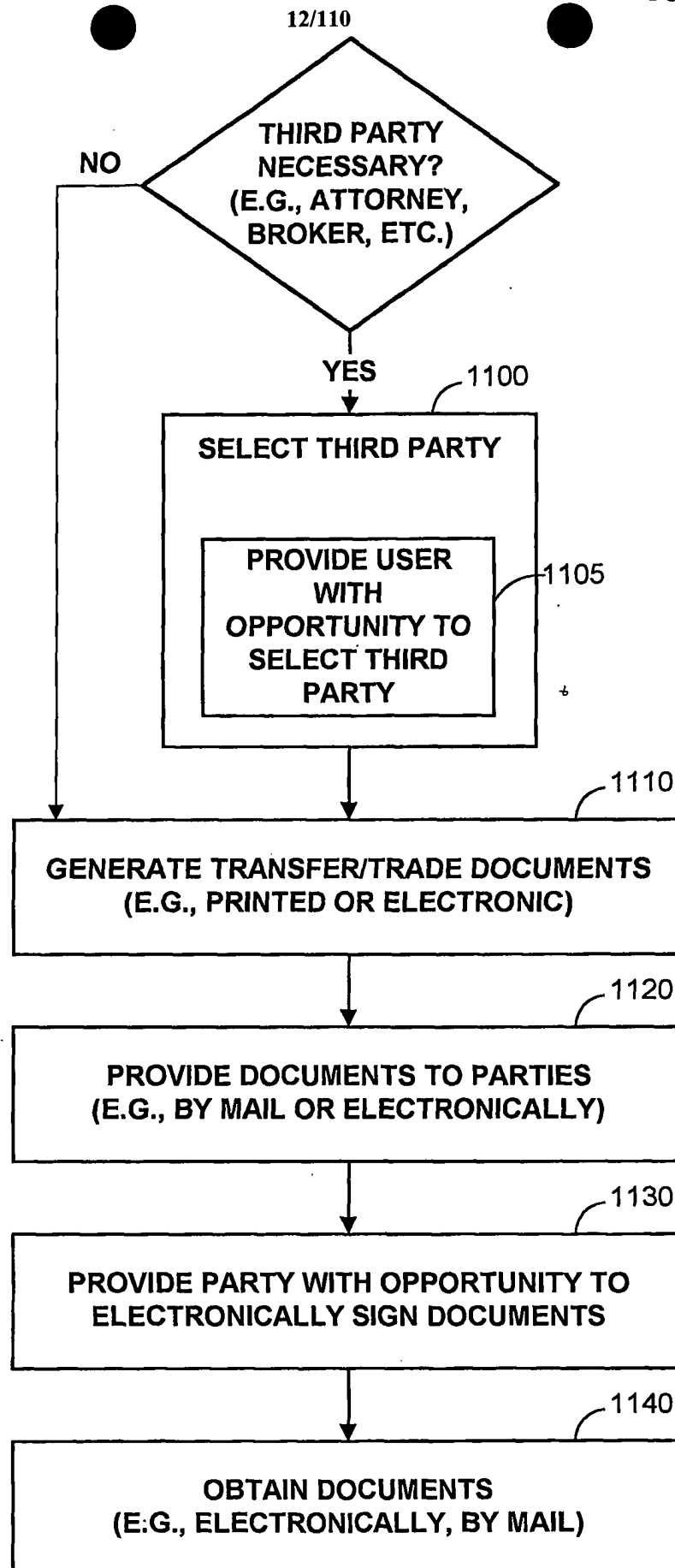


FIG. 11

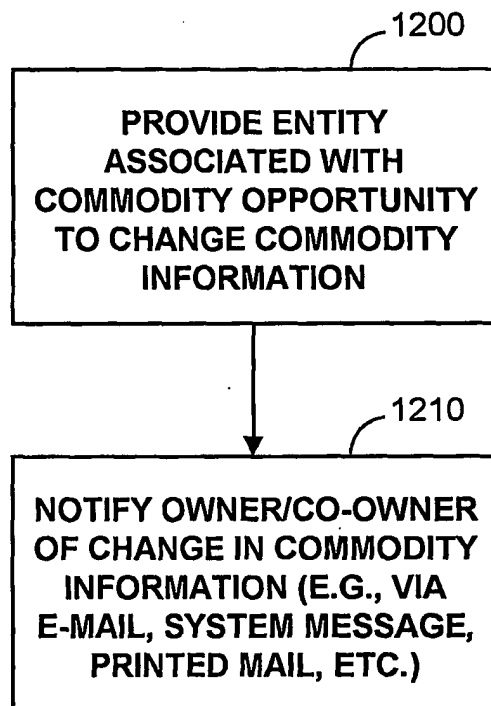


FIG. 12

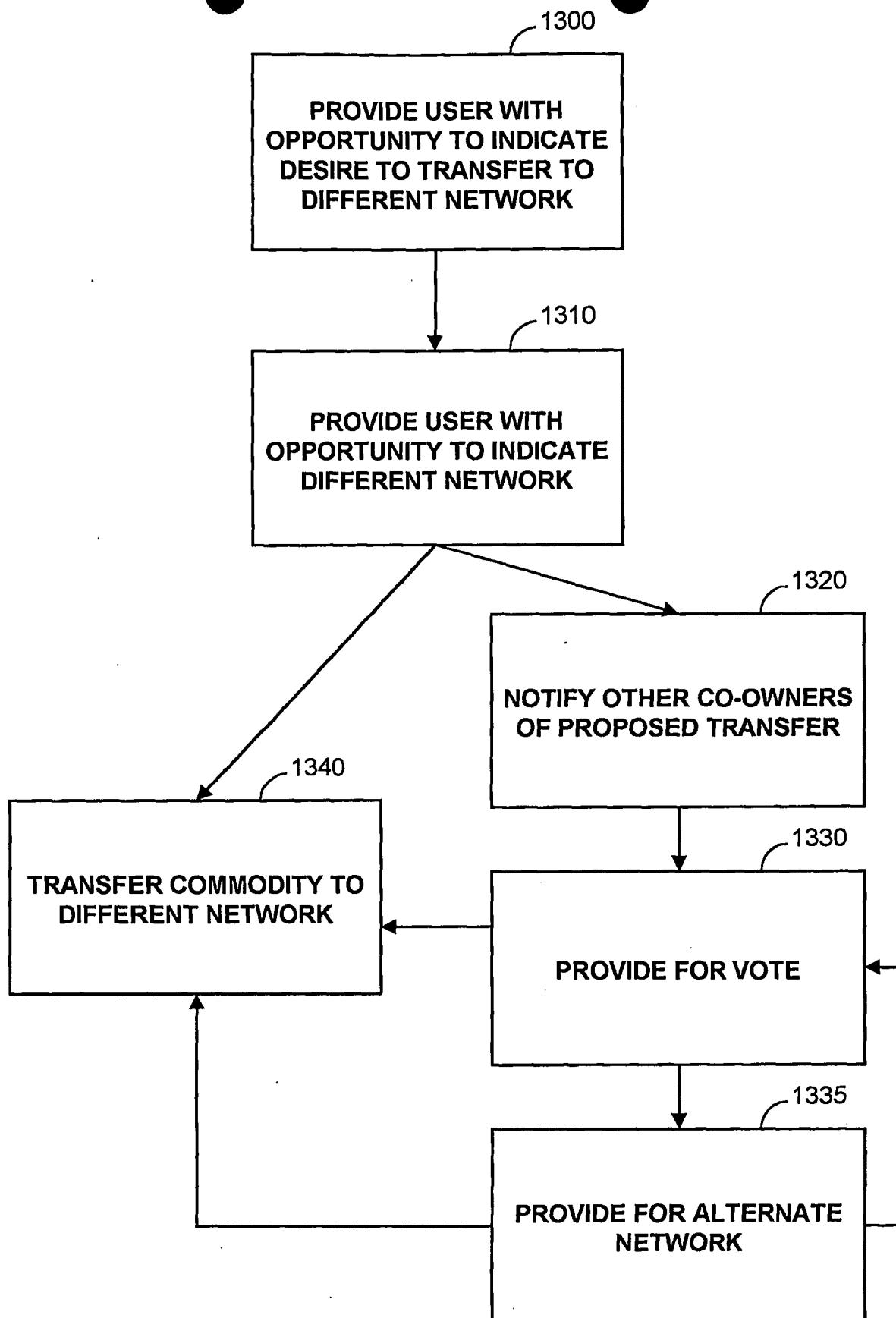


FIG. 13

1400

WELCOME TO THE ELECTRONIC OWNERSHIP
CONTROL SYSTEM

ADVERTISEMENT

PLEASE LOGIN

LOGIN ID:

PASSWORD:

OK

CLICK HERE TO REGISTER

ADVERTISEMENT

FIG. 14

1500

THE ELECTRONIC OWNERSHIP CONTROL SYSTEM ("TEOCS")	
<div style="margin-bottom: 10px;"><u>82</u> USER INFORMATION</div> <div style="margin-bottom: 10px;"><u>84</u> ASSOCIATED PARTIES</div> <div style="margin-bottom: 10px;"><u>86</u> COMMODITIES</div> <div style="margin-bottom: 10px;"><u>88</u> PURCHASE</div> <div style="margin-bottom: 10px;"><u>90</u> SELL</div> <div style="margin-bottom: 10px;"><u>92</u> TRADE</div> <div style="margin-bottom: 10px;"><u>94</u> MAINTENANCE/OTHER</div> <div><u>96</u> MESSAGES</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 20px;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 20px;">PLEASE ENTER/MODIFY YOUR USER INFORMATION</div> <div style="border: 1px solid black; padding: 5px;"><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">LAST NAME</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">FIRST NAME, MI</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">STREET ADDRESS</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">CITY, STATE</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">ZIP CODE</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">TELEPHONE NUMBER</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">BUSINESS ADDRESS</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">E-MAIL ADDRESS</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">SOCIAL SECURITY NUMBER</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">BANK:</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">CHECKING ACCOUNT</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div><div style="display: flex; justify-content: space-between;"><div style="width: 60%;">SAVINGS ACCOUNT</div><div style="width: 35%; border-bottom: 1px solid black;"></div></div></div>
<div style="display: flex; justify-content: center; align-items: center; gap: 20px;"><div style="border: 1px solid black; padding: 5px 10px;">OK</div><div style="margin-left: 10px;">1510</div></div> <div style="margin-top: 20px; display: flex; justify-content: center; align-items: center;"><div style="width: 20px; height: 20px; border: 1px solid black; margin-right: 5px;"></div><div style="border: 1px solid black; padding: 10px; flex-grow: 1;">ADVERTISEMENT</div></div>	

FIG.15

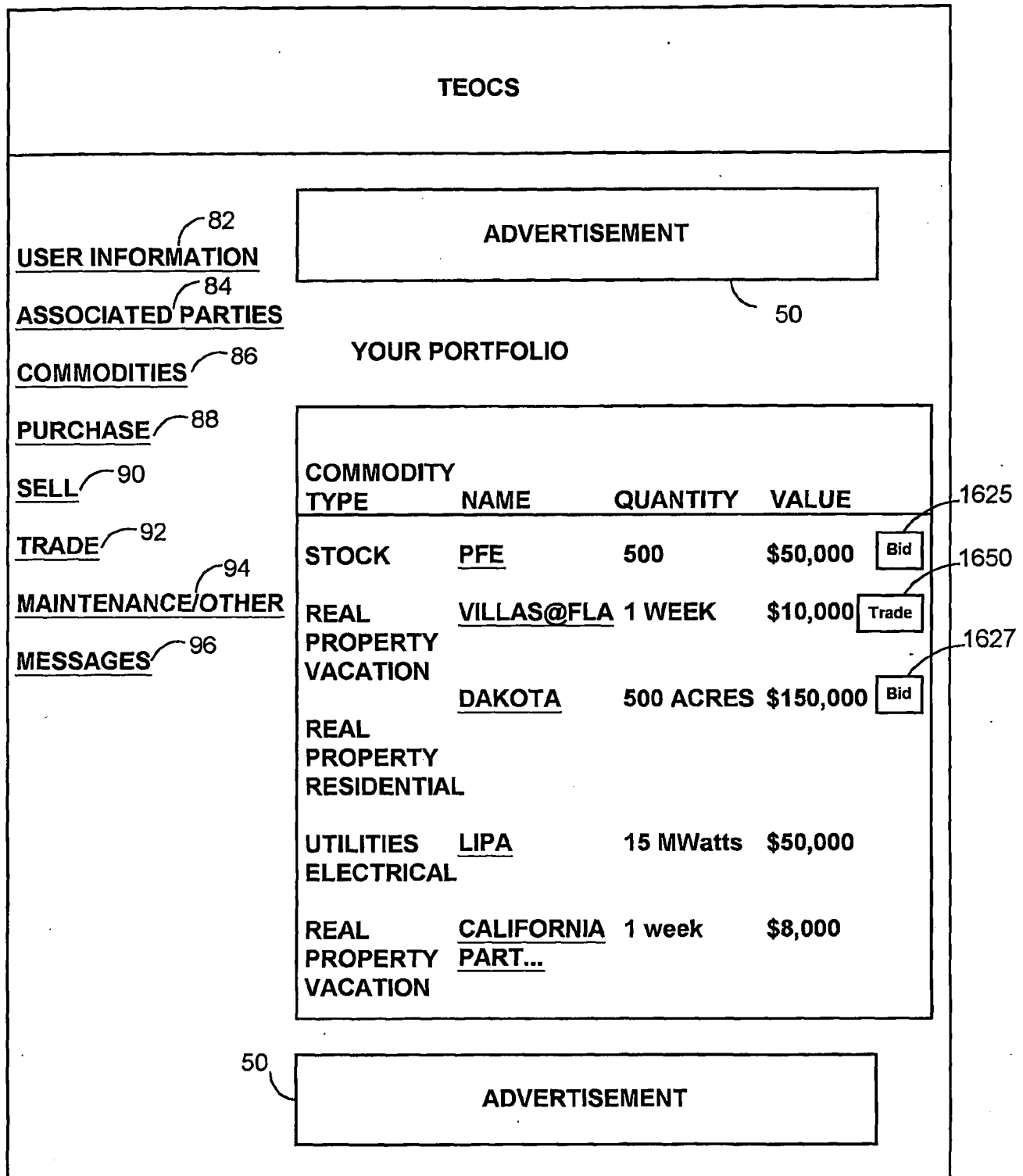
1600

FIG. 16a

1501

TEOCS	
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 20px;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 20px;">YOUR USER INFORMATION</div> <div style="border: 1px solid black; padding: 10px;"><p>LAST NAME: Miller</p><p>FIRST NAME, MI: Michael J</p><p>STREET ADDRESS: 35 North Avenue</p><p>CITY, STATE: New York NY</p><p>ZIP CODE: 10020</p><p>TELEPHONE NUMBER: 212 632-1823</p><p>BUSINESS ADDRESS: ACME Co. 123 Front Street New York, NY 10020</p><p>E-MAIL ADDRESS: Miller@system.com</p><p>SOCIAL SECURITY NUMBER: 123-45-6789</p><p>BANK:</p><p style="margin-left: 40px;">CHECKING ACCOUNT 011511326121</p><p style="margin-left: 40px;">SAVINGS ACCOUNT 01151132615</p><div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;"><div style="border: 1px solid black; padding: 5px 15px;">EDIT</div><div style="border: 1px solid black; padding: 5px 15px;">OK</div></div></div> <div style="border: 1px solid black; text-align: center; padding: 5px; margin-top: 20px;">ADVERTISEMENT</div>

FIG. 16b

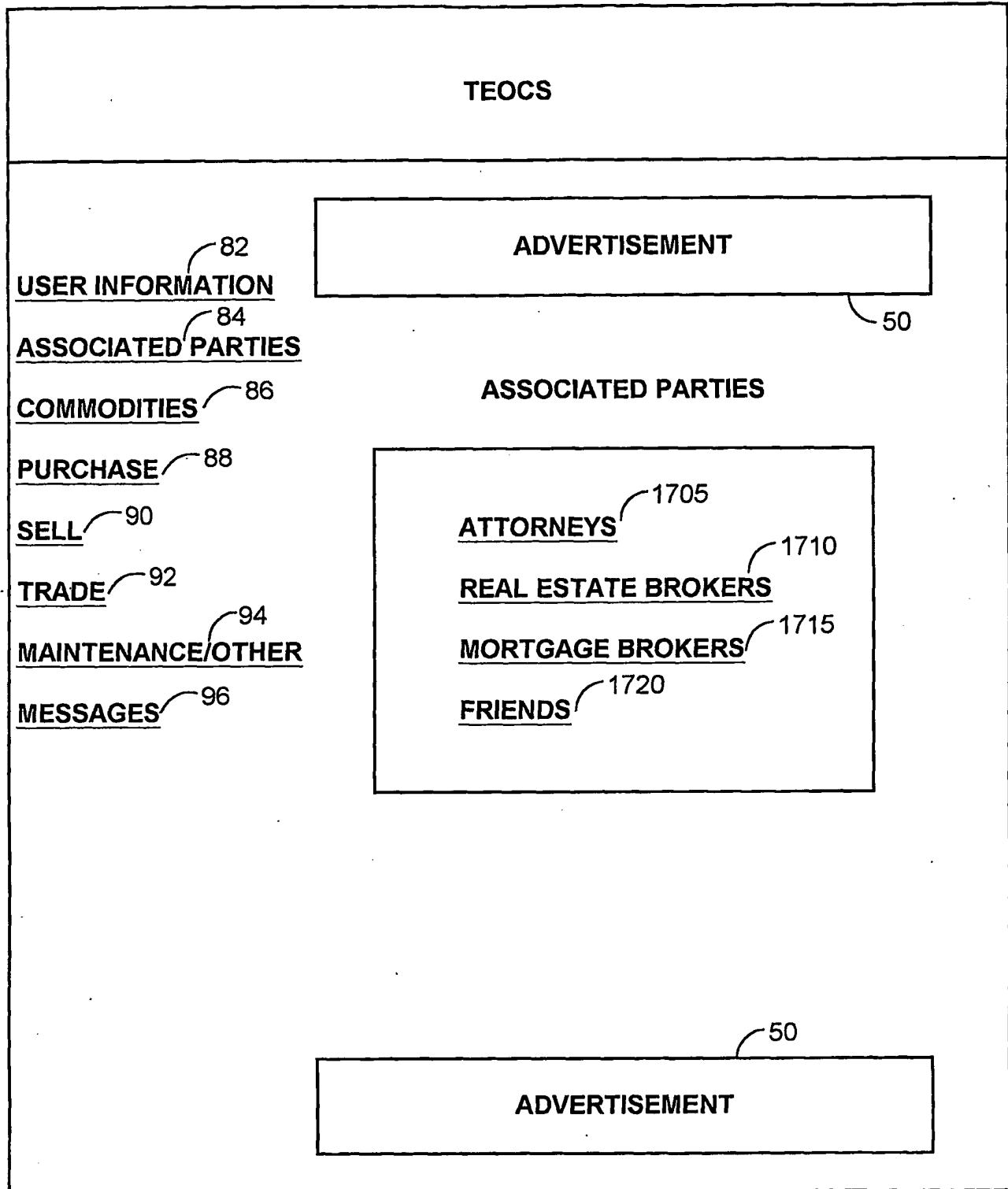
1700

FIG. 17

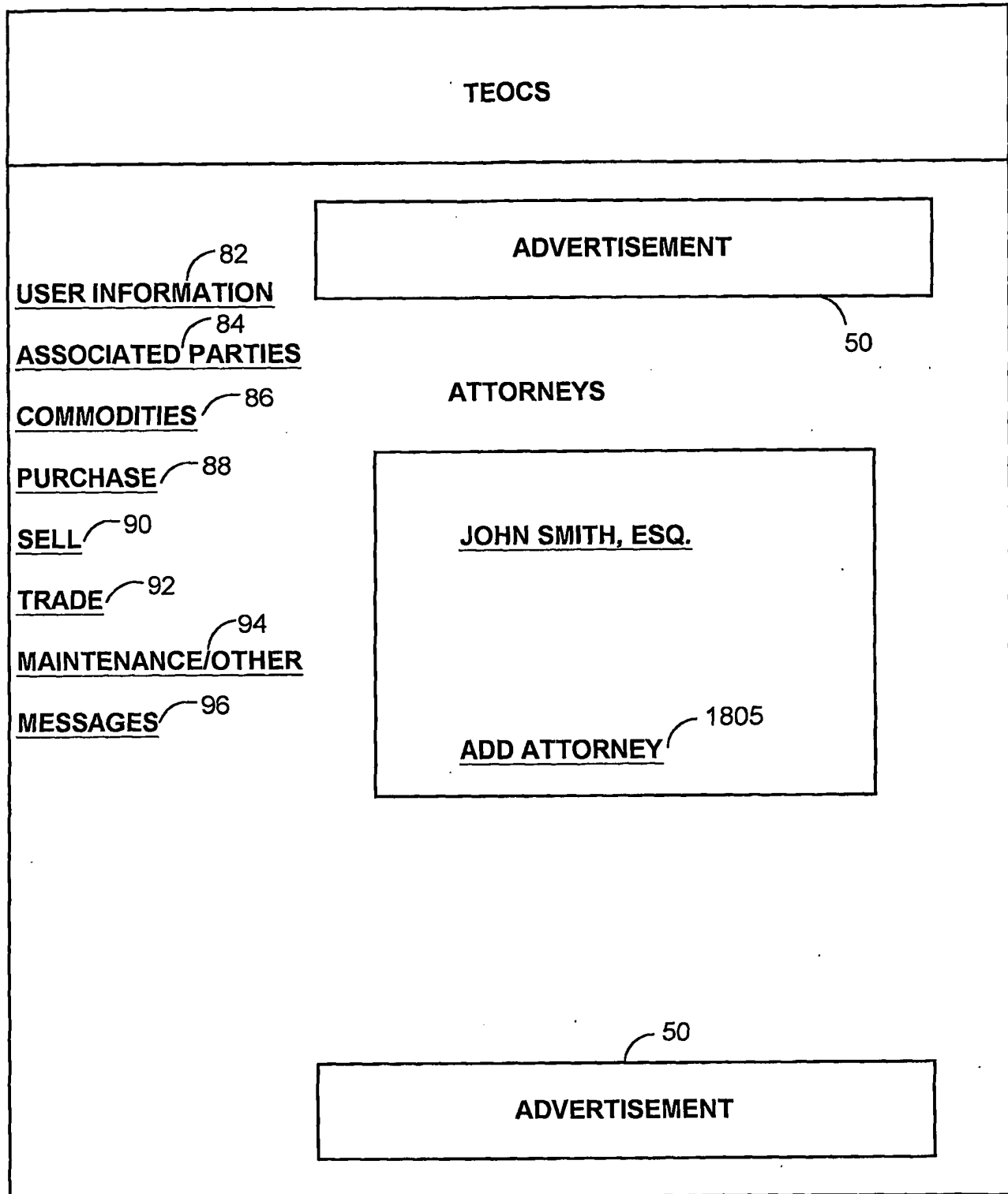
1800

FIG. 18

1900

TEOCS	
<div style="display: flex; flex-direction: column; gap: 10px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 10px;">JOHN SMITH, ESQ.</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><div style="display: flex; justify-content: space-between;"><div>STREET ADDRESS: 123 FIRST STREET</div><div>50</div></div><div style="display: flex; justify-content: space-between;"><div>CITY, STATE:</div><div>NEW YORK NY</div></div><div style="display: flex; justify-content: space-between;"><div>ZIP:</div><div>10020</div></div><div style="display: flex; justify-content: space-between;"><div>PHONE:</div><div>212-123-4567</div></div><div style="display: flex; justify-content: space-between;"><div>FAX:</div><div>212-321-7654</div></div><div style="display: flex; justify-content: space-between;"><div>E-MAIL:</div><div>JSMITH@LAYWER.COM</div></div><div style="display: flex; justify-content: space-between;"><div>RELATED DOCS</div><div><u>RETAINER</u> <u>CONTRACT OF SALE</u></div></div></div> <div style="text-align: center; margin-bottom: 10px;"><div style="display: inline-block; border: 1px solid black; padding: 2px 10px;">EDIT</div><div style="display: inline-block; border: 1px solid black; padding: 2px 10px; margin-left: 10px;">OK</div></div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 19

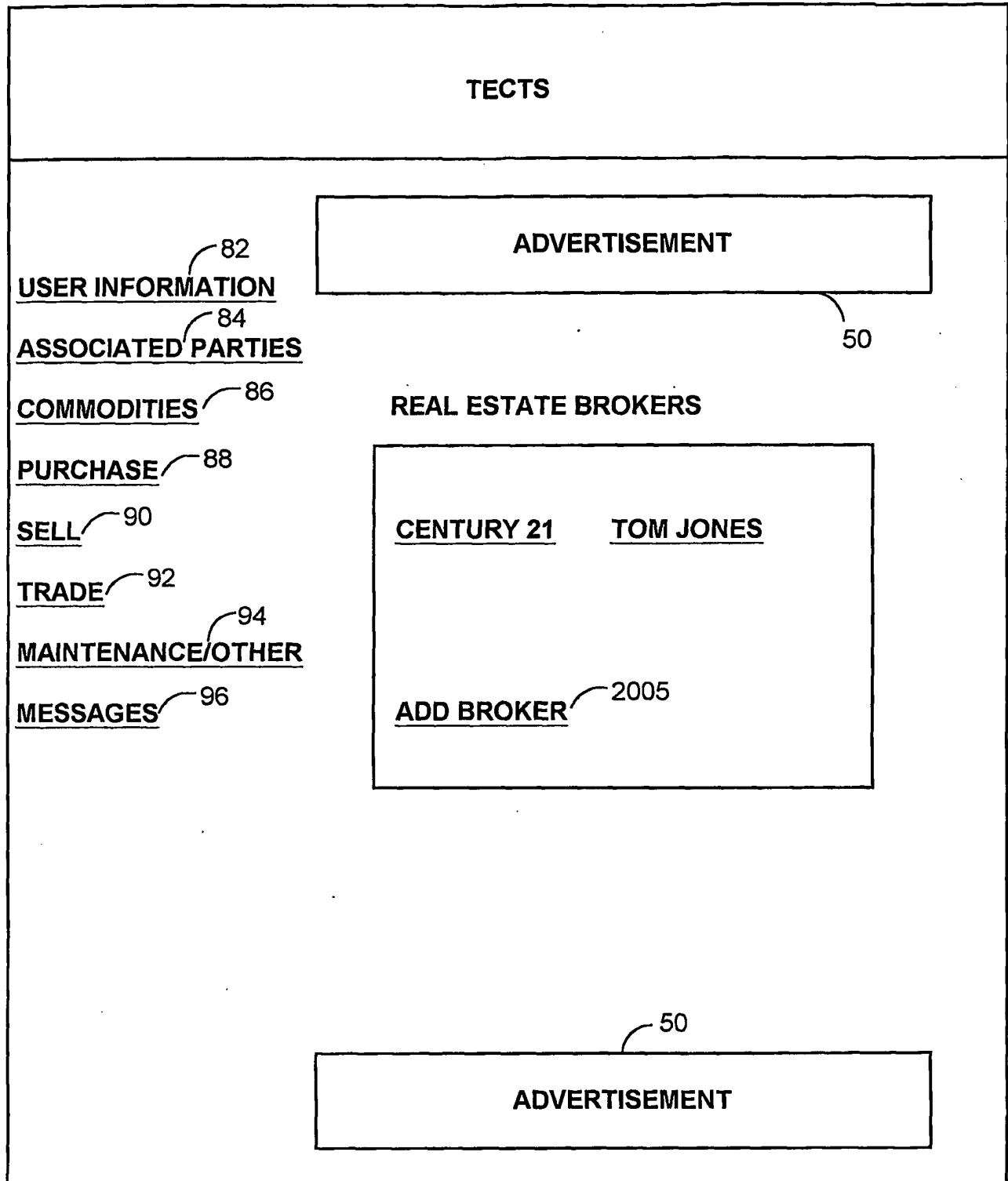
2000

FIG. 20

2100

TEOCS															
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; text-align: center; padding: 10px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="margin-bottom: 10px;"><div style="float: right;">50</div><div>REAL ESTATE BROKER TOM JONES</div></div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">ADDRESS:</td><td>354 EAST ST.</td></tr><tr><td>CITY, STATE:</td><td>NEW YORK NY</td></tr><tr><td>ZIP:</td><td>10020</td></tr><tr><td>PHONE:</td><td>212-356-8287</td></tr><tr><td>FAX:</td><td>212-356-8298</td></tr><tr><td>E-MAIL:</td><td>JONES@CENTURY21.COM</td></tr><tr><td>RELATED DOCS</td><td><u>BROKER AGREEMENT</u></td></tr></table></div> <div style="text-align: center; margin-bottom: 10px;"><div style="display: inline-block; border: 1px solid black; padding: 2px 10px;">EDIT</div><div style="display: inline-block; border: 1px solid black; padding: 2px 10px; margin-left: 10px;">OK</div></div> <div style="border: 1px solid black; text-align: center; padding: 10px;">ADVERTISEMENT</div>	ADDRESS:	354 EAST ST.	CITY, STATE:	NEW YORK NY	ZIP:	10020	PHONE:	212-356-8287	FAX:	212-356-8298	E-MAIL:	JONES@CENTURY21.COM	RELATED DOCS	<u>BROKER AGREEMENT</u>
ADDRESS:	354 EAST ST.														
CITY, STATE:	NEW YORK NY														
ZIP:	10020														
PHONE:	212-356-8287														
FAX:	212-356-8298														
E-MAIL:	JONES@CENTURY21.COM														
RELATED DOCS	<u>BROKER AGREEMENT</u>														

FIG. 21

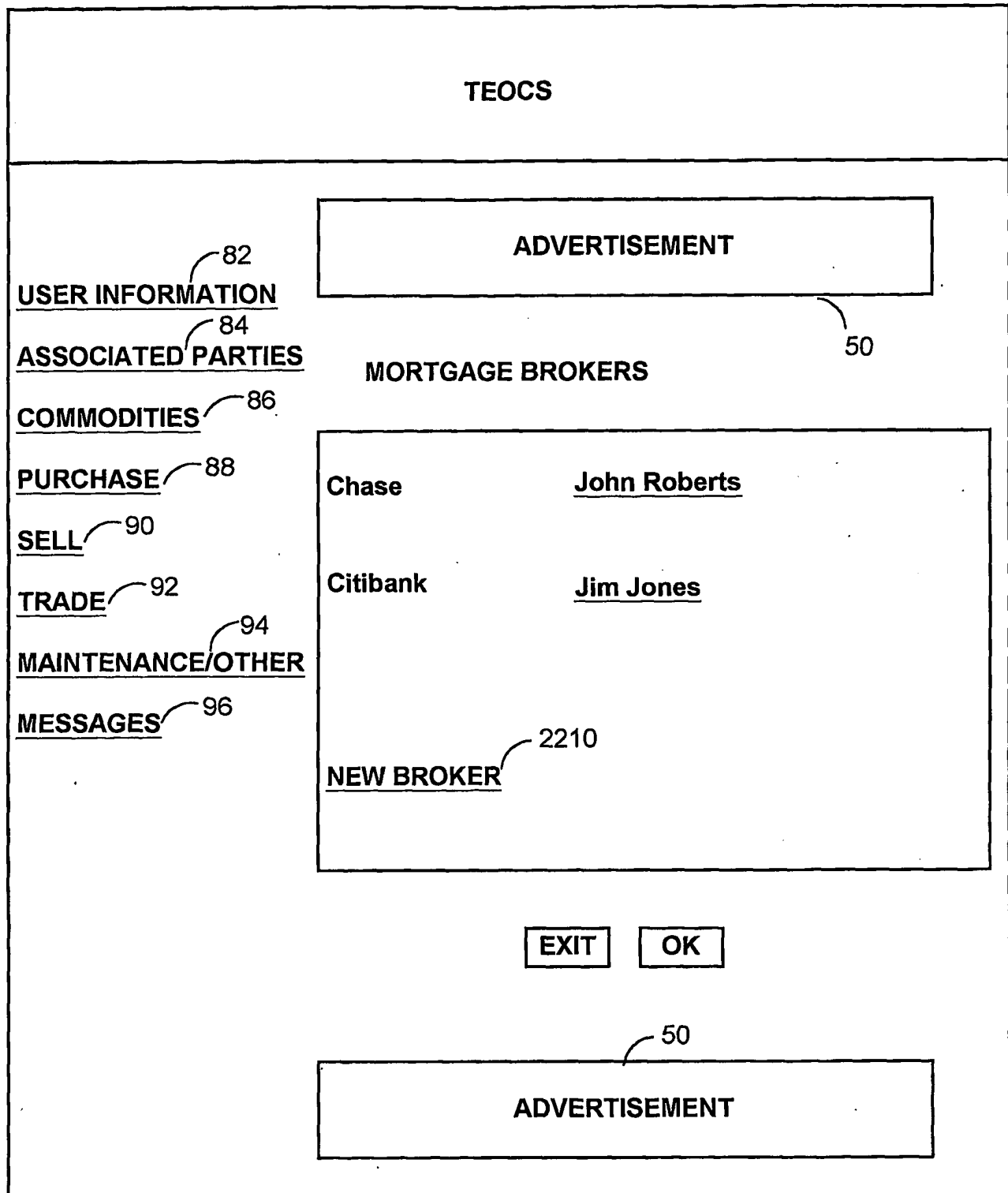
2200

FIG. 22a

2250

TEOCS															
<div style="text-align: right; margin-bottom: 5px;">82</div> <u>USER INFORMATION</u>	<div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div>														
<div style="text-align: right; margin-bottom: 5px;">84</div> <u>ASSOCIATED PARTIES</u>	<div style="text-align: right; margin-bottom: 5px;">50</div> MORTGAGE BROKER JOHN ROBERTS														
<div style="text-align: right; margin-bottom: 5px;">86</div> <u>COMMODITIES</u>															
<div style="text-align: right; margin-bottom: 5px;">88</div> <u>PURCHASE</u>															
<div style="text-align: right; margin-bottom: 5px;">90</div> <u>SELL</u>															
<div style="text-align: right; margin-bottom: 5px;">92</div> <u>TRADE</u>															
<div style="text-align: right; margin-bottom: 5px;">94</div> <u>MAINTENANCE/OTHER</u>															
<div style="text-align: right; margin-bottom: 5px;">96</div> <u>MESSAGES</u>	<table style="width: 100%; border: none;"><tr><td style="width: 30%;">ADDRESS:</td><td>345 North Ave.</td></tr><tr><td>CITY, STATE:</td><td>New York NY</td></tr><tr><td>ZIP:</td><td>10020</td></tr><tr><td>PHONE:</td><td>212-687-4348</td></tr><tr><td>FAX:</td><td>212-687-4350</td></tr><tr><td>E-MAIL:</td><td>Roberts@chase.com</td></tr><tr><td>RELATED DOCS</td><td>Pre-Approval Letter</td></tr></table>	ADDRESS:	345 North Ave.	CITY, STATE:	New York NY	ZIP:	10020	PHONE:	212-687-4348	FAX:	212-687-4350	E-MAIL:	Roberts@chase.com	RELATED DOCS	Pre-Approval Letter
ADDRESS:	345 North Ave.														
CITY, STATE:	New York NY														
ZIP:	10020														
PHONE:	212-687-4348														
FAX:	212-687-4350														
E-MAIL:	Roberts@chase.com														
RELATED DOCS	Pre-Approval Letter														
<div style="display: flex; justify-content: center; gap: 20px;"><div style="border: 1px solid black; padding: 2px 10px;">EDIT</div><div style="border: 1px solid black; padding: 2px 10px;">OK</div></div>															
<div style="text-align: right; margin-bottom: 5px;">50</div> <div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div>															

FIG. 22b

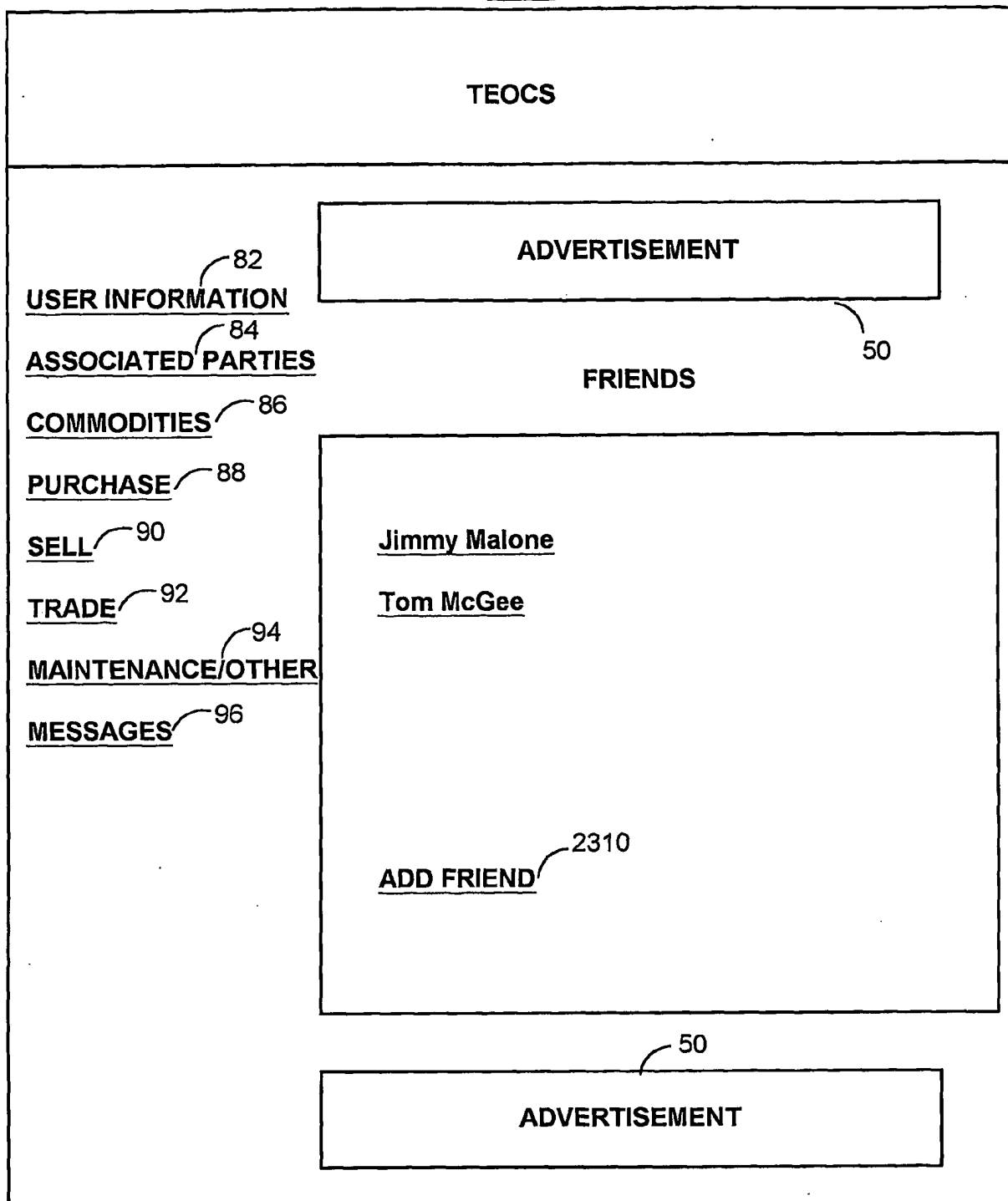
2300

FIG. 23a

VL-12350

TEOCS																			
<div style="text-align: right; margin-bottom: 5px;">82 USER INFORMATION</div> <div style="text-align: right; margin-bottom: 5px;">84 ASSOCIATED PARTIES</div> <div style="text-align: right; margin-bottom: 5px;">86 COMMODITIES</div> <div style="text-align: right; margin-bottom: 5px;">88 PURCHASE</div> <div style="text-align: right; margin-bottom: 5px;">90 SELL</div> <div style="text-align: right; margin-bottom: 5px;">92 TRADE</div> <div style="text-align: right; margin-bottom: 5px;">94 MAINTENANCE/OTHER</div> <div style="text-align: right;">96 MESSAGES</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">FRIEND Jimmy Malone</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 50%;">LAST NAME:</td><td>Malone</td></tr><tr><td>FIRST NAME, MI:</td><td>James J</td></tr><tr><td>STREET ADDRESS:</td><td>1 James Street</td></tr><tr><td>CITY, STATE:</td><td>Brentwood NY</td></tr><tr><td>ZIP CODE:</td><td>11717</td></tr><tr><td>TELEPHONE NUMBER:</td><td>516 516-3232</td></tr><tr><td>BUSINESS ADDRESS:</td><td></td></tr><tr><td>FAX NUMBER:</td><td></td></tr><tr><td>CO-OWNED COMMODITIES:</td><td><u>Dakota</u></td></tr></table></div> <div style="display: flex; justify-content: center; gap: 20px;"><div style="border: 1px solid black; padding: 5px 10px;">EDIT</div><div style="border: 1px solid black; padding: 5px 10px;">OK</div></div>	LAST NAME:	Malone	FIRST NAME, MI:	James J	STREET ADDRESS:	1 James Street	CITY, STATE:	Brentwood NY	ZIP CODE:	11717	TELEPHONE NUMBER:	516 516-3232	BUSINESS ADDRESS:		FAX NUMBER:		CO-OWNED COMMODITIES:	<u>Dakota</u>
LAST NAME:	Malone																		
FIRST NAME, MI:	James J																		
STREET ADDRESS:	1 James Street																		
CITY, STATE:	Brentwood NY																		
ZIP CODE:	11717																		
TELEPHONE NUMBER:	516 516-3232																		
BUSINESS ADDRESS:																			
FAX NUMBER:																			
CO-OWNED COMMODITIES:	<u>Dakota</u>																		

50

ADVERTISEMENT

FIG. 23b

2400

TEOCS	
<div>82 <u>USER INFORMATION</u></div> <div>84 <u>ASSOCIATED PARTIES</u></div> <div>86 <u>COMMODITIES</u></div> <div>88 <u>PURCHASE</u></div> <div>90 <u>SELL</u></div> <div>92 <u>TRADE</u></div> <div>94 <u>MAINTENANCE/OTHER</u></div> <div>96 <u>MESSAGES</u></div>	<div>50 ADVERTISEMENT</div> <div>COMMODITIES</div> <div>Select Commodity Type</div> <div>TYPE <input type="text" value="Utilities/Electrical"/> ▼</div> <div>OK</div> <div>50 ADVERTISEMENT</div>

FIG. 24a

2470

TEOCS	
<div style="text-align: right; margin-bottom: 5px;">82</div> <u>USER INFORMATION</u>	<div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div>
<div style="text-align: right; margin-bottom: 5px;">84</div> <u>ASSOCIATED PARTIES</u>	<div style="text-align: right; margin-bottom: 5px;">50</div> <u>COMMODITIES</u>
<div style="text-align: right; margin-bottom: 5px;">86</div> <u>COMMODITIES</u>	Type: Utilities/Electrical
<div style="text-align: right; margin-bottom: 5px;">88</div> <u>PURCHASE</u>	<div style="border: 1px solid black; padding: 5px;"><div style="display: flex; justify-content: space-between;"><div>NAME OF SOURCE:</div><div style="border: 1px solid black; padding: 2px;">LIPA New York</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>DATE(S):</div><div style="border: 1px solid black; padding: 2px;">8/2/00</div><div>to</div><div style="border: 1px solid black; padding: 2px;">8/10/00</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>MWatts/day:</div><div style="border: 1px solid black; padding: 2px;">15</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>PRICE:</div><div style="border: 1px solid black; padding: 2px;">\$50,000</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>CO-OWNERSHIP:</div><div style="border: 1px solid black; padding: 2px;">NO</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>DRAG-ALONG:</div><div style="border: 1px solid black; padding: 2px;">NO</div></div><div style="display: flex; justify-content: space-between; margin-top: 5px;"><div>TAG-ALONG:</div><div style="border: 1px solid black; padding: 2px;">NO</div></div></div>
<div style="text-align: right; margin-bottom: 5px;">90</div> <u>SELL</u>	
<div style="text-align: right; margin-bottom: 5px;">92</div> <u>TRADE</u>	
<div style="text-align: right; margin-bottom: 5px;">94</div> <u>MAINTENANCE/OTHER</u>	
<div style="text-align: right; margin-bottom: 5px;">96</div> <u>MESSAGES</u>	
	<div style="text-align: right; margin-bottom: 5px;">2455</div> <u>HOURLY CONSUMPTION</u>
	<div style="text-align: right; margin-bottom: 5px;">50</div> <div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div>

FIG. 24b

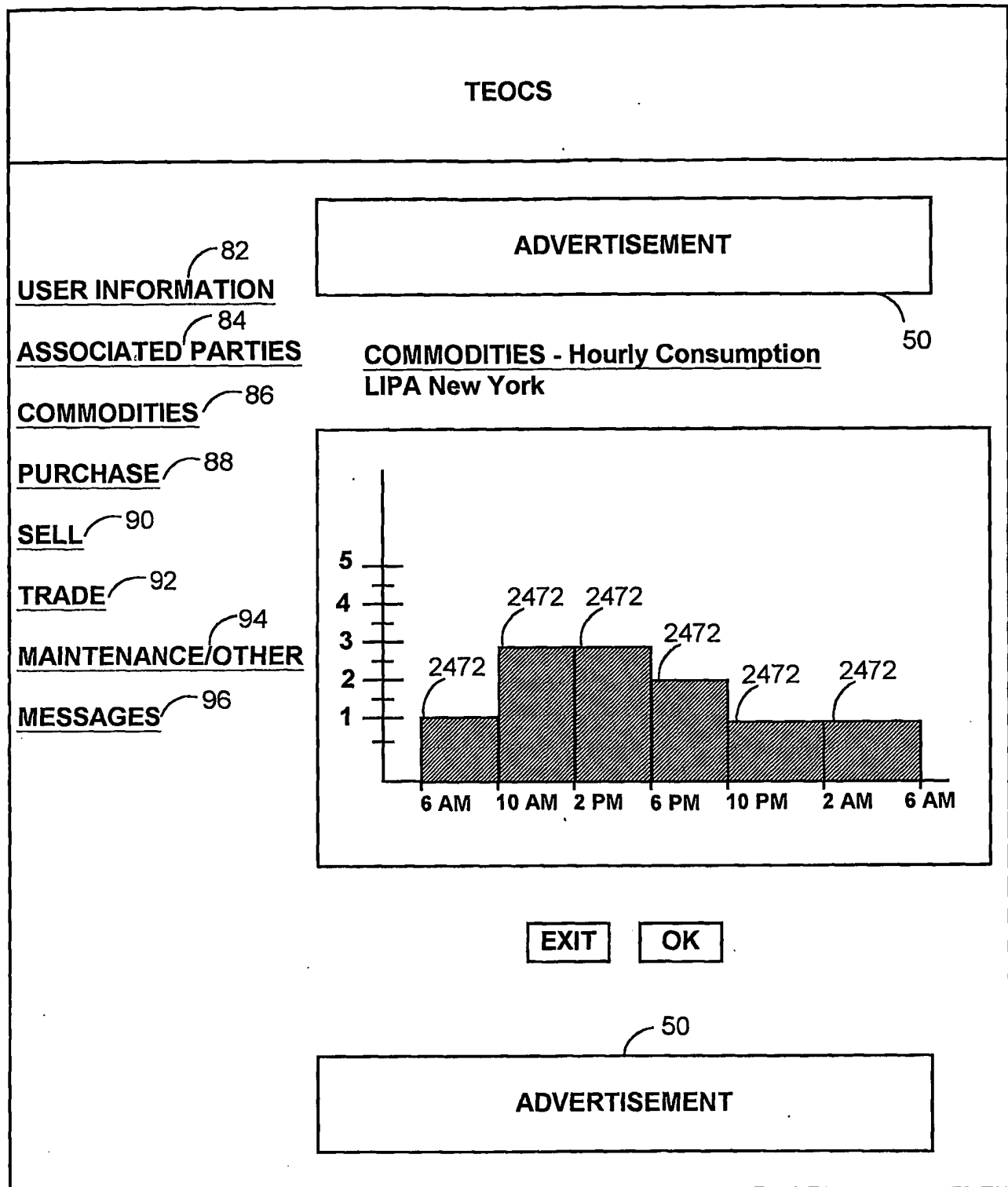


FIG. 24c

2400

TEOCS	
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">COMMODITIES</div> <div style="border: 1px solid black; padding: 10px; min-height: 200px;"><div style="display: flex; justify-content: space-between; align-items: flex-start; padding: 5px;"><div style="width: 15%;">TYPE</div><div style="width: 70%;"><div style="border: 1px solid black; padding: 2px; display: flex; align-items: center;">Real Estate/Vacation<div style="width: 20px; height: 20px; border: 1px solid black; display: flex; align-items: center; justify-content: center; margin-left: 5px;">▼</div></div></div><div style="width: 15%;"></div></div></div> <div style="text-align: center; margin: 20px 0;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div></div> <div style="border: 1px solid black; padding: 10px; margin-top: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: right; margin-top: 10px;">50</div>

FIG. 25a

TEOCS	
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="margin-bottom: 10px;">COMMODITIES 50 TYPE: Real Estate/Vacation</div> <div style="border: 1px solid black; padding: 10px; min-height: 200px;"><div style="display: flex; justify-content: space-between; align-items: flex-start; padding: 5px 10px;"><div>OWNERSHIP</div><div style="border: 1px solid black; padding: 2px 10px; display: flex; align-items: center;"><div>Deeded Week</div><div style="width: 20px; height: 20px; border: 1px solid black; display: flex; align-items: center; justify-content: center;">▼</div></div></div></div> <div style="text-align: center; margin: 20px 0;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div></div> <div style="border: 1px solid black; padding: 10px; margin-top: 10px; text-align: center;">ADVERTISEMENT 50</div>

FIG. 25b

TEOCS																			
<div style="text-align: right; margin-bottom: 5px;">82</div> <u>USER INFORMATION</u>	<div style="border: 1px solid black; text-align: center; padding: 10px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">COMMODITIES</div> <div style="text-align: center; margin-bottom: 10px;">Real Estate/Vacation: Deeded Week</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">NAME</td><td>California Partners</td></tr><tr><td>CITY</td><td>San Francisco</td></tr><tr><td>STATE</td><td>CA</td></tr><tr><td>WEEK</td><td>8/1/00 to 8/7/00</td></tr><tr><td>NETWORK</td><td>Premiere Properties ▼</td></tr><tr><td>PRICE PAID</td><td>\$8,000</td></tr><tr><td>DRAG-ALONG</td><td><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</td></tr><tr><td>TAG-ALONG</td><td><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</td></tr><tr><td colspan="2" style="text-align: center;"><div style="display: flex; justify-content: space-around; margin-top: 10px;"><div style="text-align: center;">2570 <u>CO-OWNERS</u></div><div style="text-align: center;">2575 <u>ADDITIONAL DOCS</u></div></div></td></tr></table></div> <div style="text-align: center; margin-bottom: 10px;"><div style="border: 1px solid black; padding: 2px 10px;">OK</div></div> <div style="border: 1px solid black; text-align: center; padding: 10px;">ADVERTISEMENT</div>	NAME	California Partners	CITY	San Francisco	STATE	CA	WEEK	8/1/00 to 8/7/00	NETWORK	Premiere Properties ▼	PRICE PAID	\$8,000	DRAG-ALONG	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	TAG-ALONG	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<div style="display: flex; justify-content: space-around; margin-top: 10px;"><div style="text-align: center;">2570 <u>CO-OWNERS</u></div><div style="text-align: center;">2575 <u>ADDITIONAL DOCS</u></div></div>	
NAME		California Partners																	
CITY		San Francisco																	
STATE		CA																	
WEEK		8/1/00 to 8/7/00																	
NETWORK	Premiere Properties ▼																		
PRICE PAID	\$8,000																		
DRAG-ALONG	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																		
TAG-ALONG	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																		
<div style="display: flex; justify-content: space-around; margin-top: 10px;"><div style="text-align: center;">2570 <u>CO-OWNERS</u></div><div style="text-align: center;">2575 <u>ADDITIONAL DOCS</u></div></div>																			
<div style="text-align: right; margin-bottom: 5px;">84</div> <u>ASSOCIATED PARTIES</u>																			
<div style="text-align: right; margin-bottom: 5px;">86</div> <u>COMMODITIES</u>																			
<div style="text-align: right; margin-bottom: 5px;">88</div> <u>PURCHASE</u>																			
<div style="text-align: right; margin-bottom: 5px;">90</div> <u>SELL</u>																			
<div style="text-align: right; margin-bottom: 5px;">92</div> <u>TRADE</u>																			
<div style="text-align: right; margin-bottom: 5px;">94</div> <u>MAINTENANCE/OTHER</u>																			
<div style="text-align: right; margin-bottom: 5px;">96</div> <u>MESSAGES</u>																			

FIG. 25c

TEOCS

USER INFORMATION ⁸²

ASSOCIATED PARTIES ⁸⁴

COMMODITIES ⁸⁶

PURCHASE ⁸⁸

SELL ⁹⁰

TRADE ⁹²

MAINTENANCE/OTHER ⁹⁴

MESSAGES ⁹⁶

ADVERTISEMENT

CO-OWNERS

<u>Week</u>	<u>Party</u>
1	A. Jones
2	B. Smith
3	J. Robinson
4	E. Ruth
5	J. Kirk
7	D. Spock
8	C. Brown
9	T. D. Harry
10	T. Bone

▲

▼

EDIT

OK

ADVERTISEMENT

50

FIG. 26

TEOCS	
<u>USER INFORMATION</u> 82	<div>ADVERTISEMENT</div> <div>50</div> <div>ADDITIONAL DOCUMENTS</div> <div>Would you like TEOCS to Record Documents For You?</div> <div>Select <input checked="" type="radio"/> electronic <input type="radio"/> paper</div> <div>OK</div> <div>50</div> <div>ADVERTISEMENT</div>
<u>ASSOCIATED PARTIES</u> 84	
<u>COMMODITIES</u> 86	
<u>PURCHASE</u> 88	
<u>SELL</u> 90	
<u>TRADE</u> 92	
<u>MAINTENANCE/OTHER</u> 94	
<u>MESSAGES</u> 96	

FIG. 27a

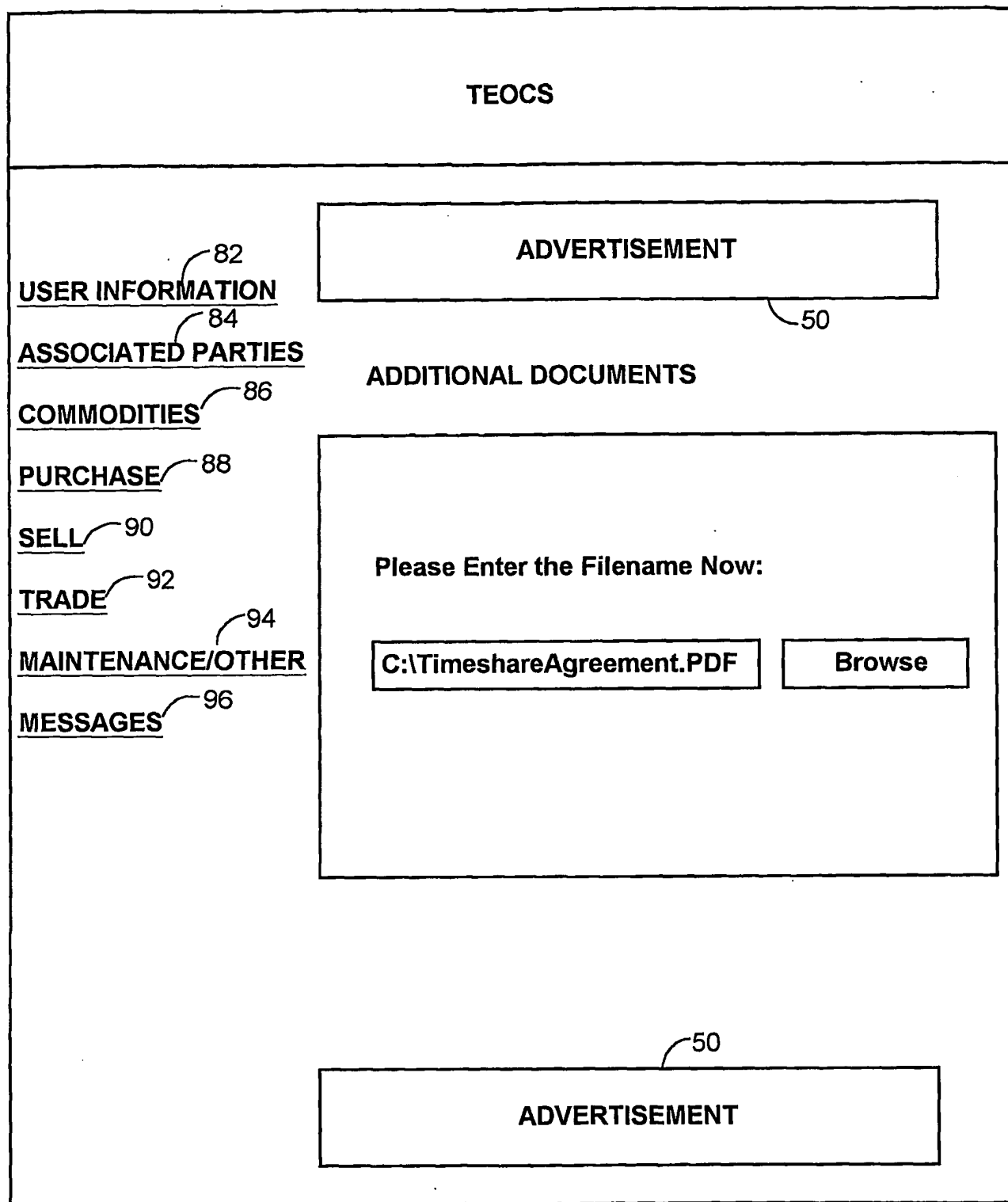


FIG. 27b

TEOCS	
<u>USER INFORMATION</u> ⁸²	ADVERTISEMENT
<u>ASSOCIATED PARTIES</u> ⁸⁴	
<u>COMMODITIES</u> ⁸⁶	<div>50</div> <p>Your Ref. # is 605-ABCD</p> <p>Please Address Your Copies To: TEOCS 5 Great Place New York, NY 11022</p> <p>Please write your Ref. # prominently on the outside of the package. You will be notified when the documents have been electronically stored.</p>
<u>PURCHASE</u> ⁸⁸	
<u>SELL</u> ⁹⁰	
<u>TRADE</u> ⁹²	
<u>MAINTENANCE/OTHER</u> ⁹⁴	
<u>MESSAGES</u> ⁹⁶	
<div>50</div> <p>OK</p> <div>50</div> <p>ADVERTISEMENT</p>	

FIG. 27c

TEOCS																	
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 20px;">ADVERTISEMENT</div> <div style="margin-bottom: 20px;">COMMODITY PFE 50</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 20px;"><table style="width: 100%;"><tr><td>Type:</td><td>Stock</td></tr><tr><td>Name:</td><td>Pfizer</td></tr><tr><td>Shares:</td><td>500</td></tr><tr><td>Price/Share Paid</td><td>\$50.00</td></tr><tr><td>Current Price:</td><td>\$100.00</td></tr><tr><td>Co-ownership:</td><td>No</td></tr><tr><td>Drag-Along:</td><td>No</td></tr><tr><td>Tag-Along:</td><td>No</td></tr></table><div style="text-align: center; margin-top: 10px;">2815<u>We Have Received A Bid!</u> <div style="display: flex; justify-content: space-around; margin-top: 5px;">280528102825</div><div style="display: flex; justify-content: space-around; margin-top: 5px;">28302820</div></div></div> <div style="text-align: center; margin-bottom: 20px;">2807<div style="display: inline-block; border: 1px solid black; padding: 2px 10px;">EDIT</div> <div style="display: inline-block; border: 1px solid black; padding: 2px 10px;">OK</div>50</div> <div style="border: 1px solid black; text-align: center; padding: 5px;">ADVERTISEMENT</div>	Type:	Stock	Name:	Pfizer	Shares:	500	Price/Share Paid	\$50.00	Current Price:	\$100.00	Co-ownership:	No	Drag-Along:	No	Tag-Along:	No
Type:	Stock																
Name:	Pfizer																
Shares:	500																
Price/Share Paid	\$50.00																
Current Price:	\$100.00																
Co-ownership:	No																
Drag-Along:	No																
Tag-Along:	No																

FIG. 28a

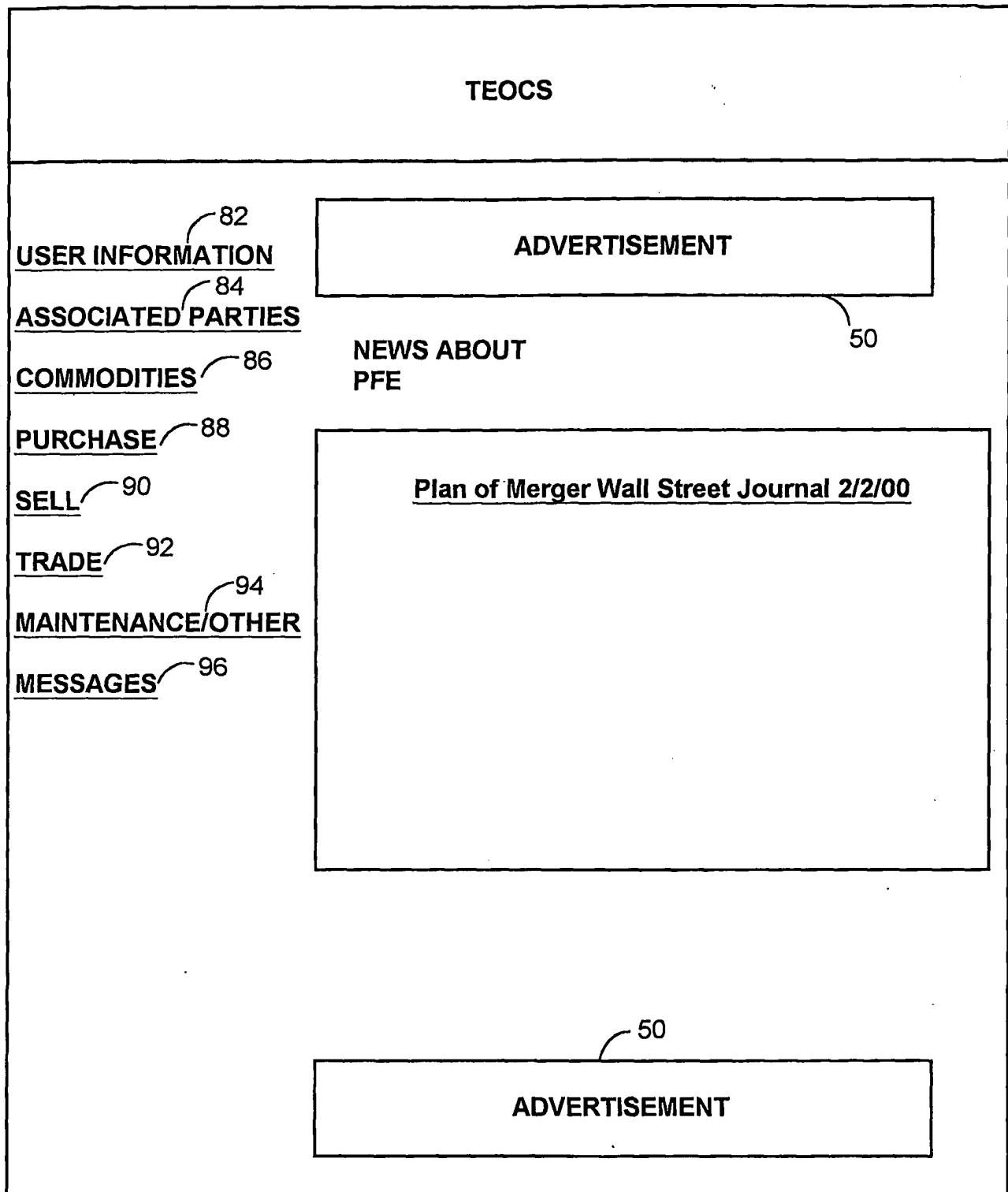


FIG. 28b

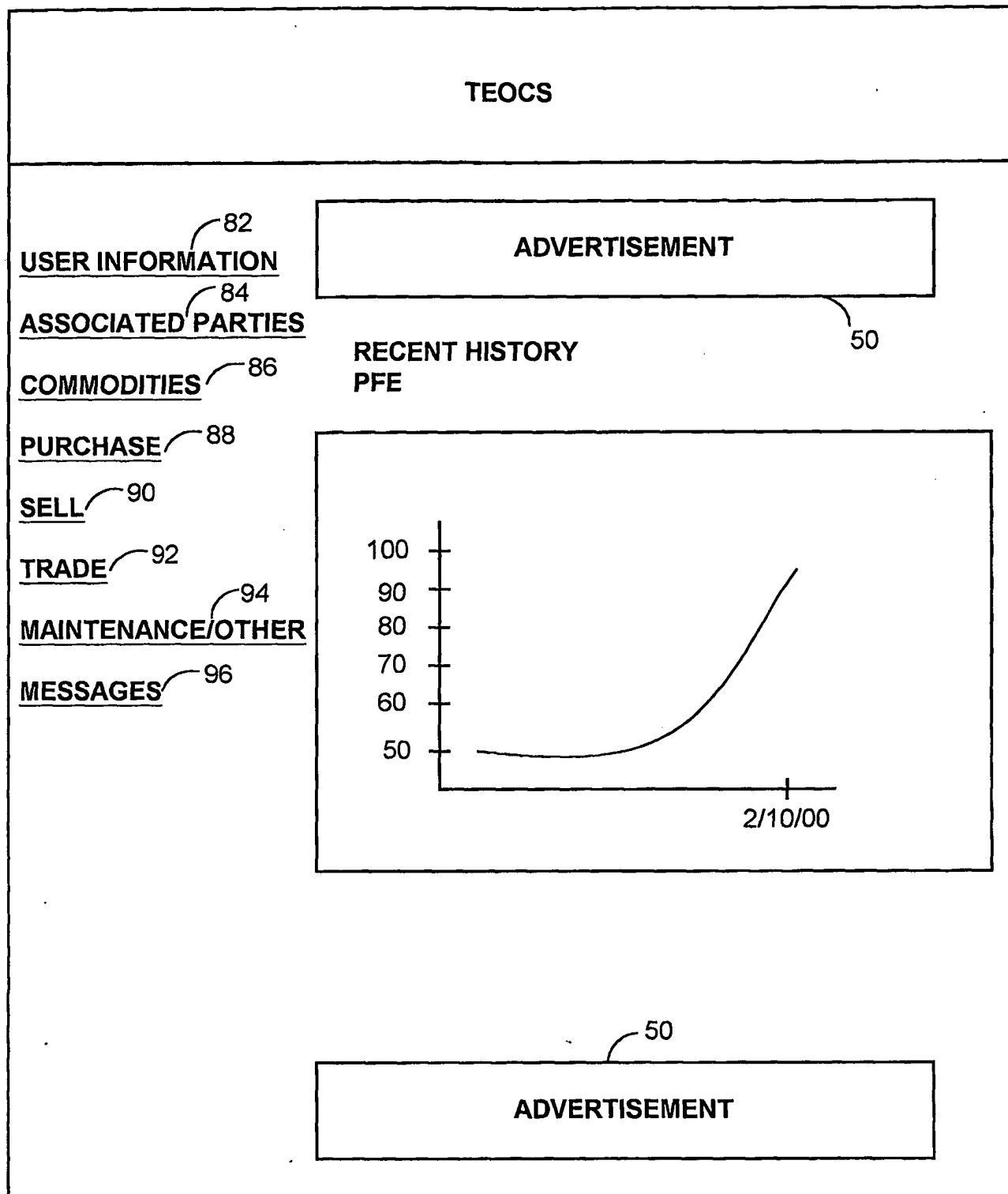


FIG. 28c

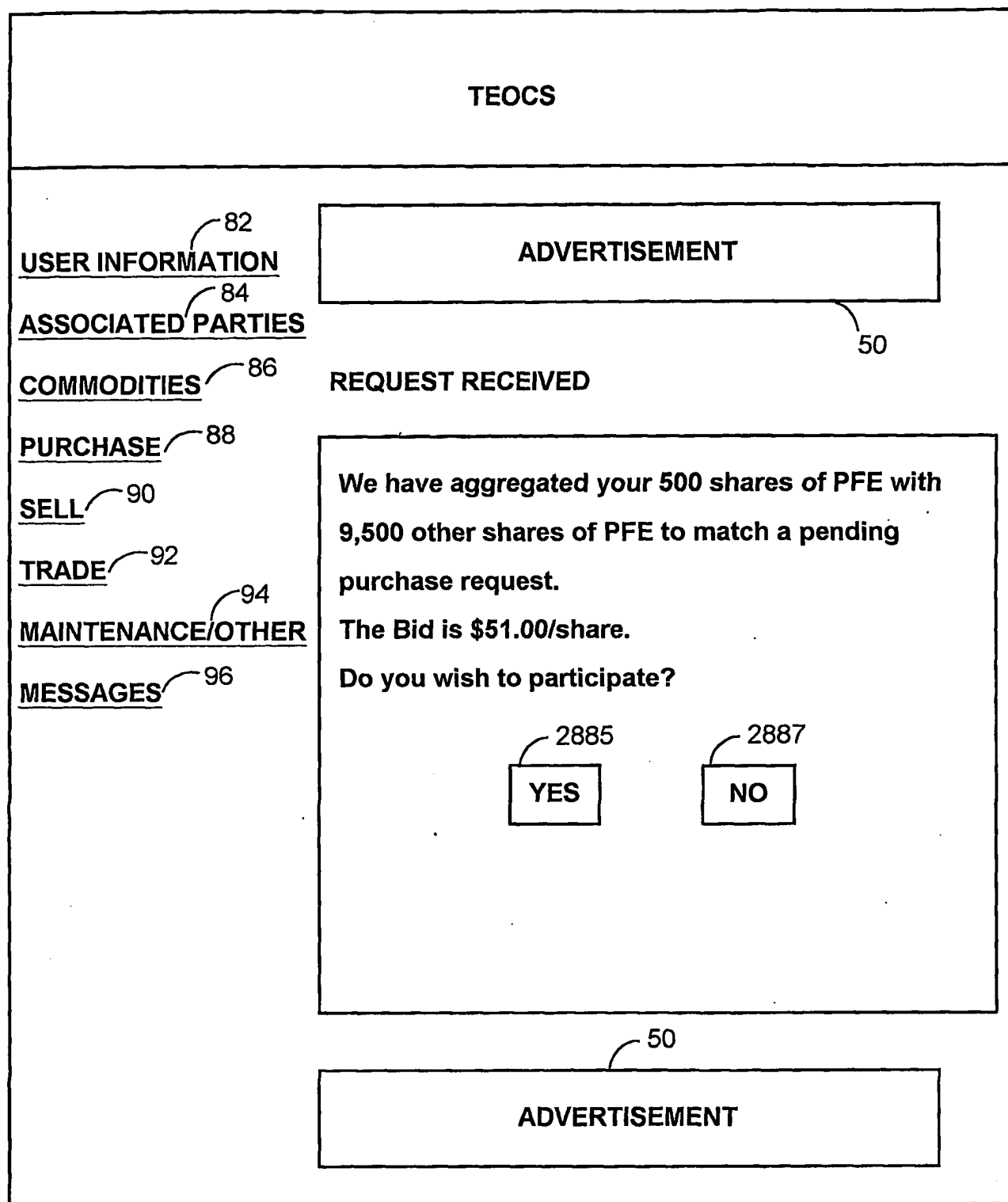


FIG. 28d

TEOCS																									
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> ⁸²</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> ⁸⁴</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> ⁸⁶</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> ⁸⁸</div> <div style="margin-bottom: 10px;"><u>SELL</u> ⁹⁰</div> <div style="margin-bottom: 10px;"><u>TRADE</u> ⁹²</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> ⁹⁴</div> <div><u>MESSAGES</u> ⁹⁶</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 20px;">ADVERTISEMENT</div> <div style="margin-bottom: 20px;"> <div style="display: flex; justify-content: space-between;"> COMMODITY ⁵⁰ </div> <p>Villas @ FLA</p> </div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 20px;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Type:</td> <td>Vacation Property</td> </tr> <tr> <td>Name:</td> <td>Villas At Florida Kissimmee, Florida 13597</td> </tr> <tr> <td>Ownership:</td> <td>Right to Use</td> </tr> <tr> <td>Time:</td> <td>1 week</td> </tr> <tr> <td>Week:</td> <td>1/1 to 1/7</td> </tr> <tr> <td>Amt. Paid</td> <td>\$5,000</td> </tr> <tr> <td>Current Value:</td> <td>\$10,000</td> </tr> <tr> <td>Drag-Along Rights:</td> <td>No</td> </tr> <tr> <td>Tag-Along Rights:</td> <td>No</td> </tr> <tr> <td>Other Owners ²⁹⁰⁵</td> <td>Trade ²⁹²⁰</td> </tr> <tr> <td>Sell ²⁹²⁵</td> <td>Rent Additional Week ²⁹²⁷</td> </tr> <tr> <td></td> <td>You Have A Proposed Trade</td> </tr> </table> </div> <div style="display: flex; justify-content: center; gap: 20px; margin-bottom: 20px;"> <div style="border: 1px solid black; padding: 2px 10px;">EDIT</div> <div style="border: 1px solid black; padding: 2px 10px;">OK</div> </div> <div style="border: 1px solid black; text-align: center; padding: 5px;">ADVERTISEMENT</div>	Type:	Vacation Property	Name:	Villas At Florida Kissimmee, Florida 13597	Ownership:	Right to Use	Time:	1 week	Week:	1/1 to 1/7	Amt. Paid	\$5,000	Current Value:	\$10,000	Drag-Along Rights:	No	Tag-Along Rights:	No	Other Owners ²⁹⁰⁵	Trade ²⁹²⁰	Sell ²⁹²⁵	Rent Additional Week ²⁹²⁷		You Have A Proposed Trade
Type:	Vacation Property																								
Name:	Villas At Florida Kissimmee, Florida 13597																								
Ownership:	Right to Use																								
Time:	1 week																								
Week:	1/1 to 1/7																								
Amt. Paid	\$5,000																								
Current Value:	\$10,000																								
Drag-Along Rights:	No																								
Tag-Along Rights:	No																								
Other Owners ²⁹⁰⁵	Trade ²⁹²⁰																								
Sell ²⁹²⁵	Rent Additional Week ²⁹²⁷																								
	You Have A Proposed Trade																								

FIG. 29a

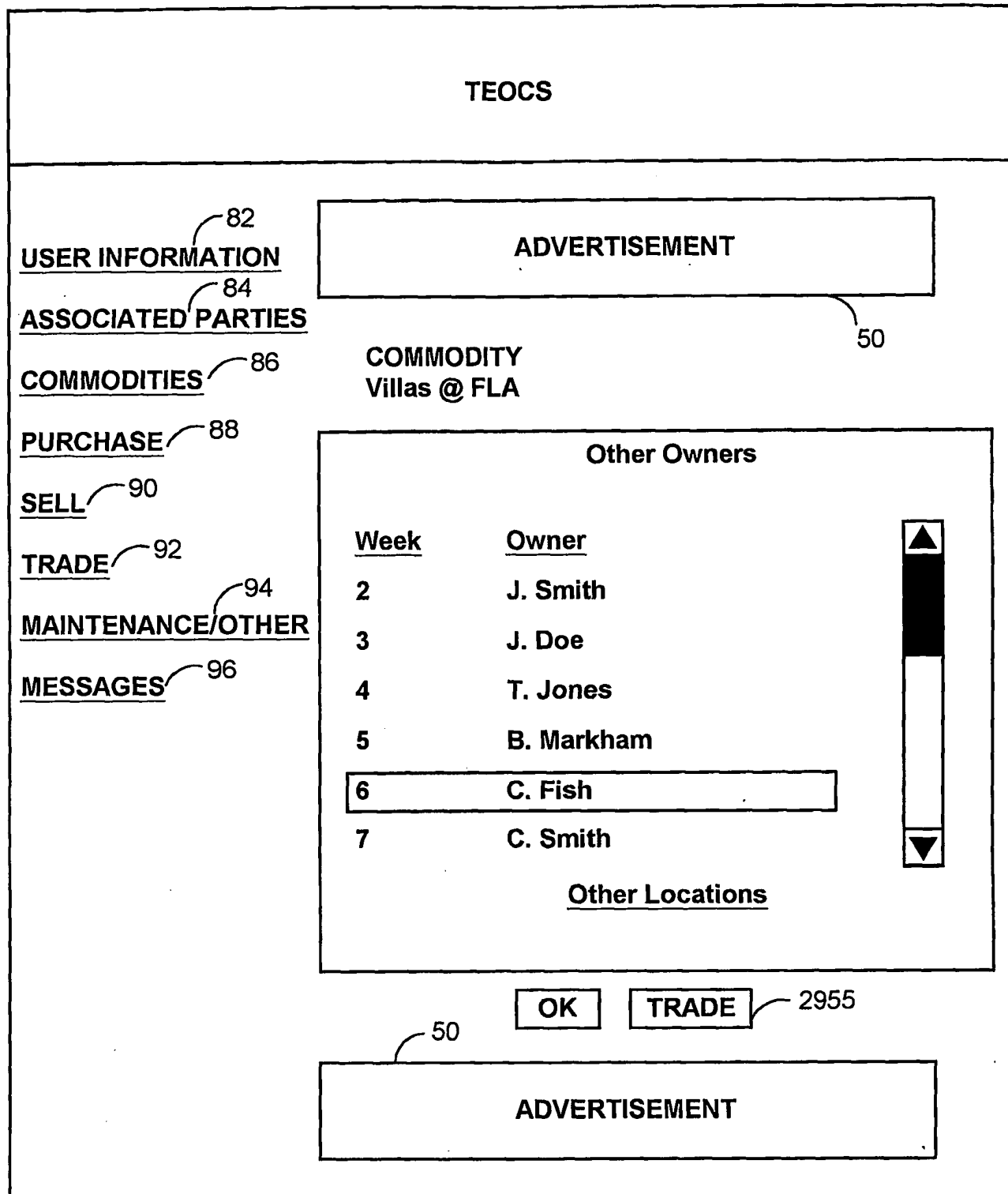


FIG. 29b

TEOCS

USER INFORMATION 82

ASSOCIATED PARTIES 84

COMMODITIES 86

PURCHASE 88

SELL 90

TRADE 92

MAINTENANCE/OTHER 94

MESSAGES 96

ADVERTISEMENT

50

TRADE COMMODITY
Villas@Fla

☐ Week at This Location

▼

☒ Week at Other Location

Villas@New York

▼

OK

ADVERTISEMENT

FIG. 29c

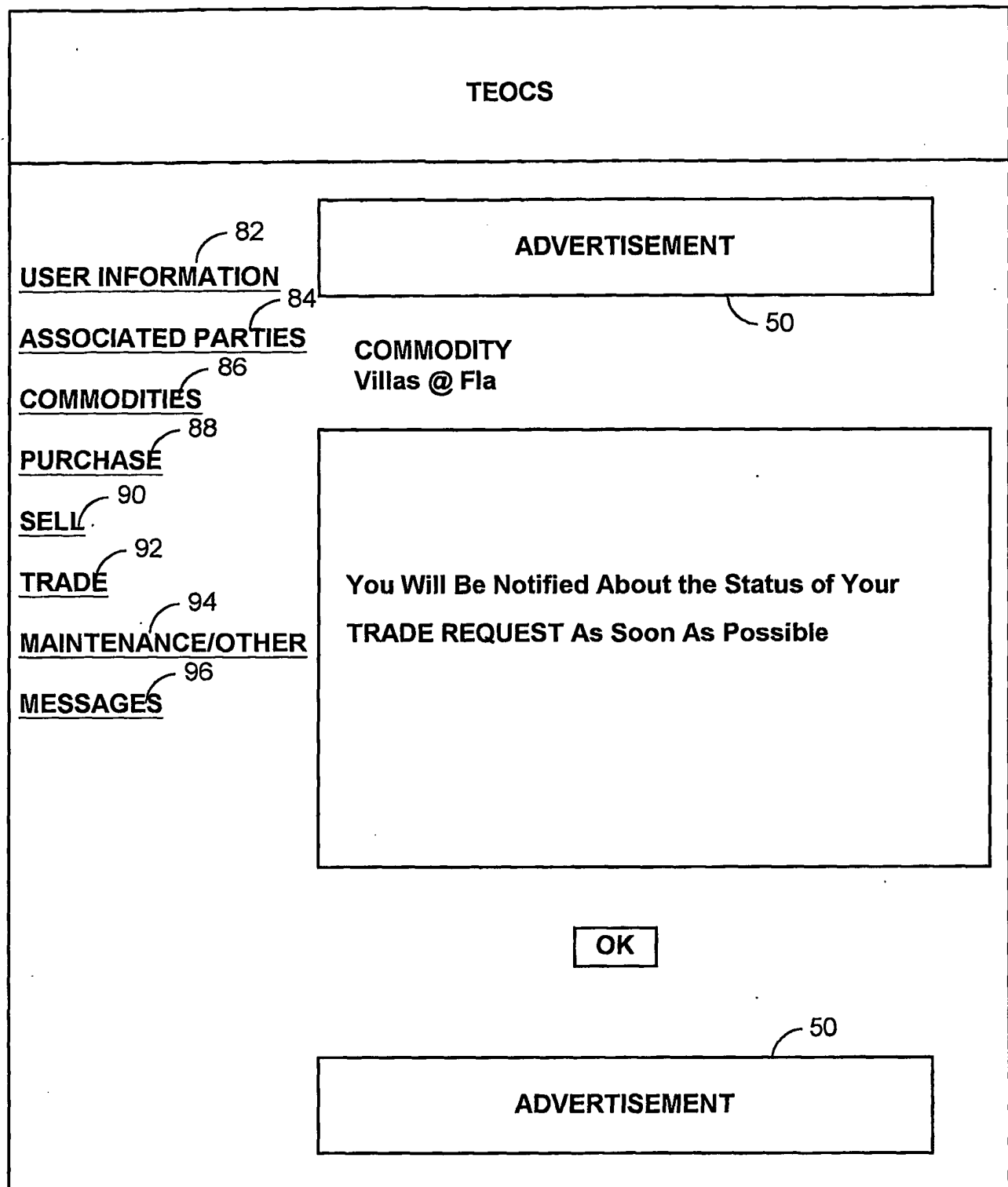


FIG. 29d

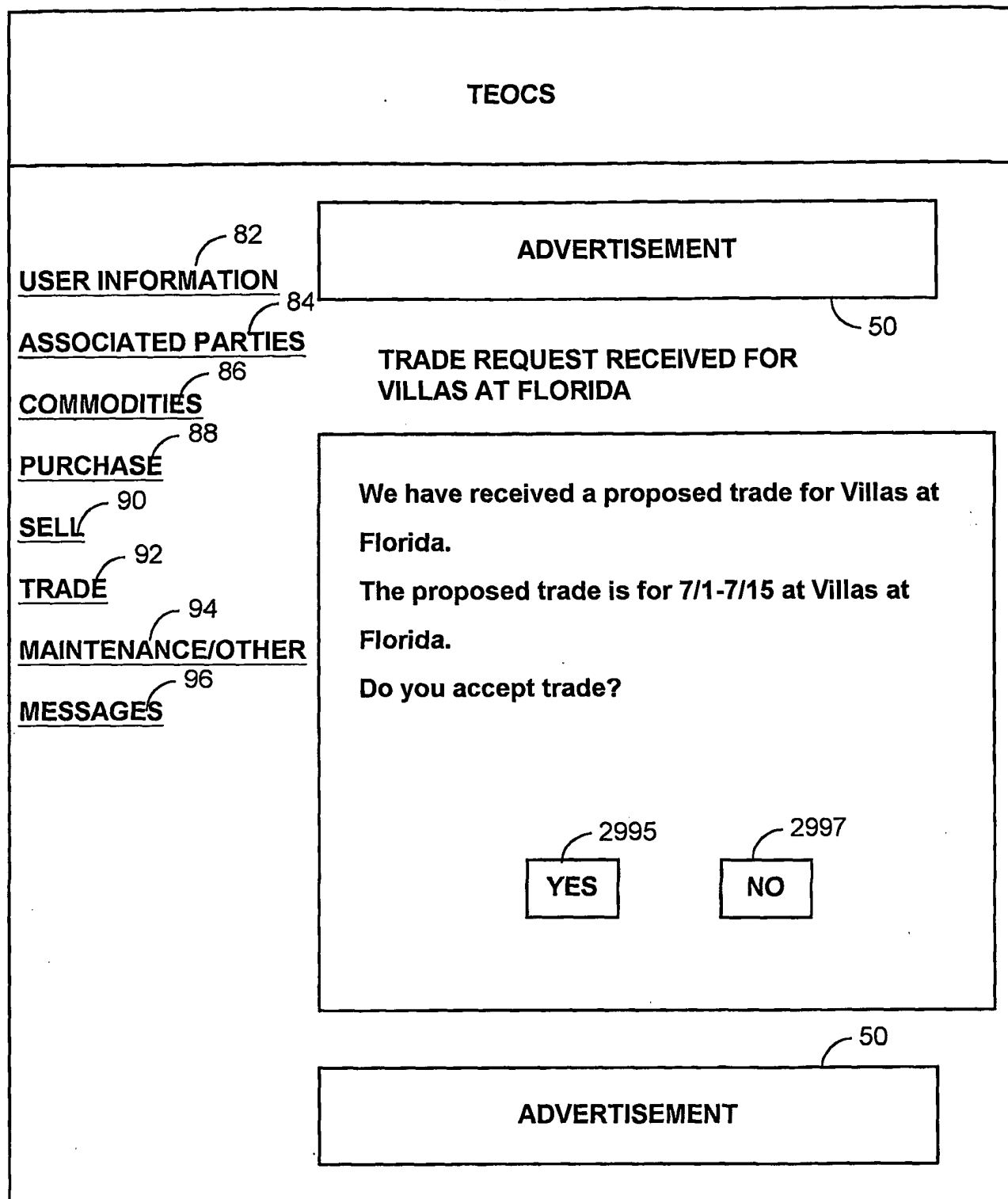
2990

FIG. 29e

TEOCS																									
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="margin-bottom: 10px;"> <div style="float: right;">50</div> <div>COMMODITY DAKOTA</div> </div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <table style="width: 100%;"> <tr> <td style="width: 30%;">Type:</td> <td>Real Property/Residential</td> </tr> <tr> <td>Address:</td> <td>123 Dirt Road Backwoods, Dakota 33737</td> </tr> <tr> <td>Size:</td> <td>500 Acres</td> </tr> <tr> <td>Amt. Paid:</td> <td>\$75,000</td> </tr> <tr> <td>Current Value:</td> <td>\$150,000</td> </tr> <tr> <td colspan="2">Ownership:</td> </tr> <tr> <td>Co-Owned:</td> <td>Yes</td> </tr> <tr> <td>Drag-Along:</td> <td>Yes</td> </tr> <tr> <td>Tag-Along</td> <td>No</td> </tr> <tr> <td><u>Co-Owners</u></td> <td><u>Additional Docs</u> 3015</td> </tr> <tr> <td><u>Sell</u> 3010</td> <td><u>Trade</u> 3025</td> </tr> <tr> <td></td> <td><u>You Have A Bid For This Property!</u> 3020</td> </tr> </table> </div> <div style="text-align: center; margin-bottom: 10px;"> Edit OK </div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>	Type:	Real Property/Residential	Address:	123 Dirt Road Backwoods, Dakota 33737	Size:	500 Acres	Amt. Paid:	\$75,000	Current Value:	\$150,000	Ownership:		Co-Owned:	Yes	Drag-Along:	Yes	Tag-Along	No	<u>Co-Owners</u>	<u>Additional Docs</u> 3015	<u>Sell</u> 3010	<u>Trade</u> 3025		<u>You Have A Bid For This Property!</u> 3020
Type:	Real Property/Residential																								
Address:	123 Dirt Road Backwoods, Dakota 33737																								
Size:	500 Acres																								
Amt. Paid:	\$75,000																								
Current Value:	\$150,000																								
Ownership:																									
Co-Owned:	Yes																								
Drag-Along:	Yes																								
Tag-Along	No																								
<u>Co-Owners</u>	<u>Additional Docs</u> 3015																								
<u>Sell</u> 3010	<u>Trade</u> 3025																								
	<u>You Have A Bid For This Property!</u> 3020																								

FIG. 30a

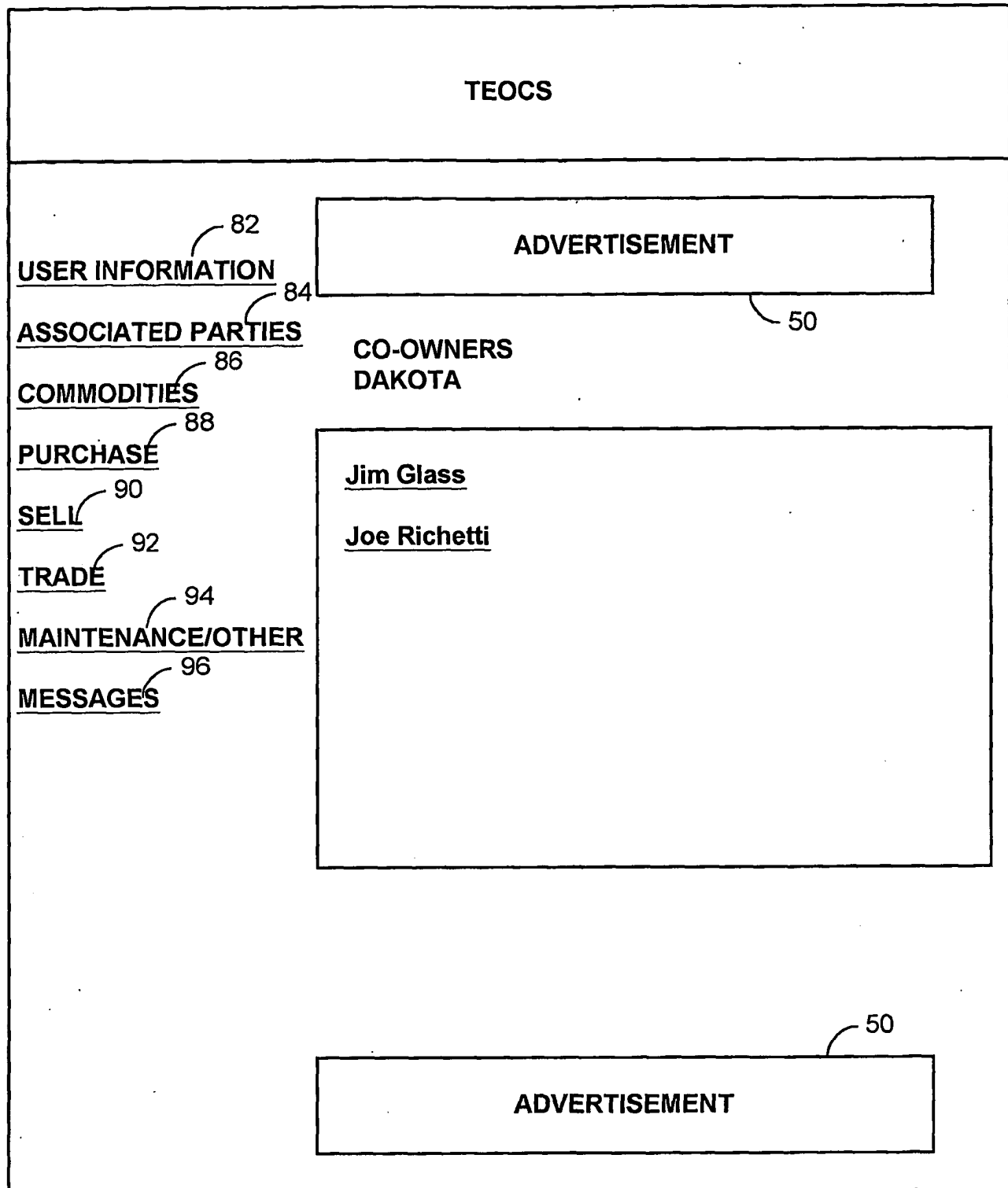
3050

FIG. 30b

TEOCS															
<div style="display: flex; flex-direction: column; gap: 5px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="margin-bottom: 10px;"><div style="text-align: right; margin-right: 20px;">50</div><div>CO-OWNER JOE RICHETTI</div></div> <div style="border: 1px solid black; padding: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">ADDRESS</td><td>123 First Street</td></tr><tr><td>CITY, STATE</td><td>New York NY</td></tr><tr><td>ZIP</td><td>10020</td></tr><tr><td>PHONE:</td><td>212-123-4567</td></tr><tr><td>FAX:</td><td>212-123-7890</td></tr><tr><td>E-MAIL:</td><td>JRichetti@system.com</td></tr><tr><td>INTEREST</td><td>1/3 Interest in Whole</td></tr></table></div>	ADDRESS	123 First Street	CITY, STATE	New York NY	ZIP	10020	PHONE:	212-123-4567	FAX:	212-123-7890	E-MAIL:	JRichetti@system.com	INTEREST	1/3 Interest in Whole
ADDRESS	123 First Street														
CITY, STATE	New York NY														
ZIP	10020														
PHONE:	212-123-4567														
FAX:	212-123-7890														
E-MAIL:	JRichetti@system.com														
INTEREST	1/3 Interest in Whole														
<div style="display: flex; justify-content: center; gap: 20px;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div><div style="border: 1px solid black; padding: 5px 15px;">EDIT 3017</div></div> <div style="margin-top: 20px;"><div style="text-align: right; margin-right: 20px;">50</div><div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div></div>															

FIG. 30c

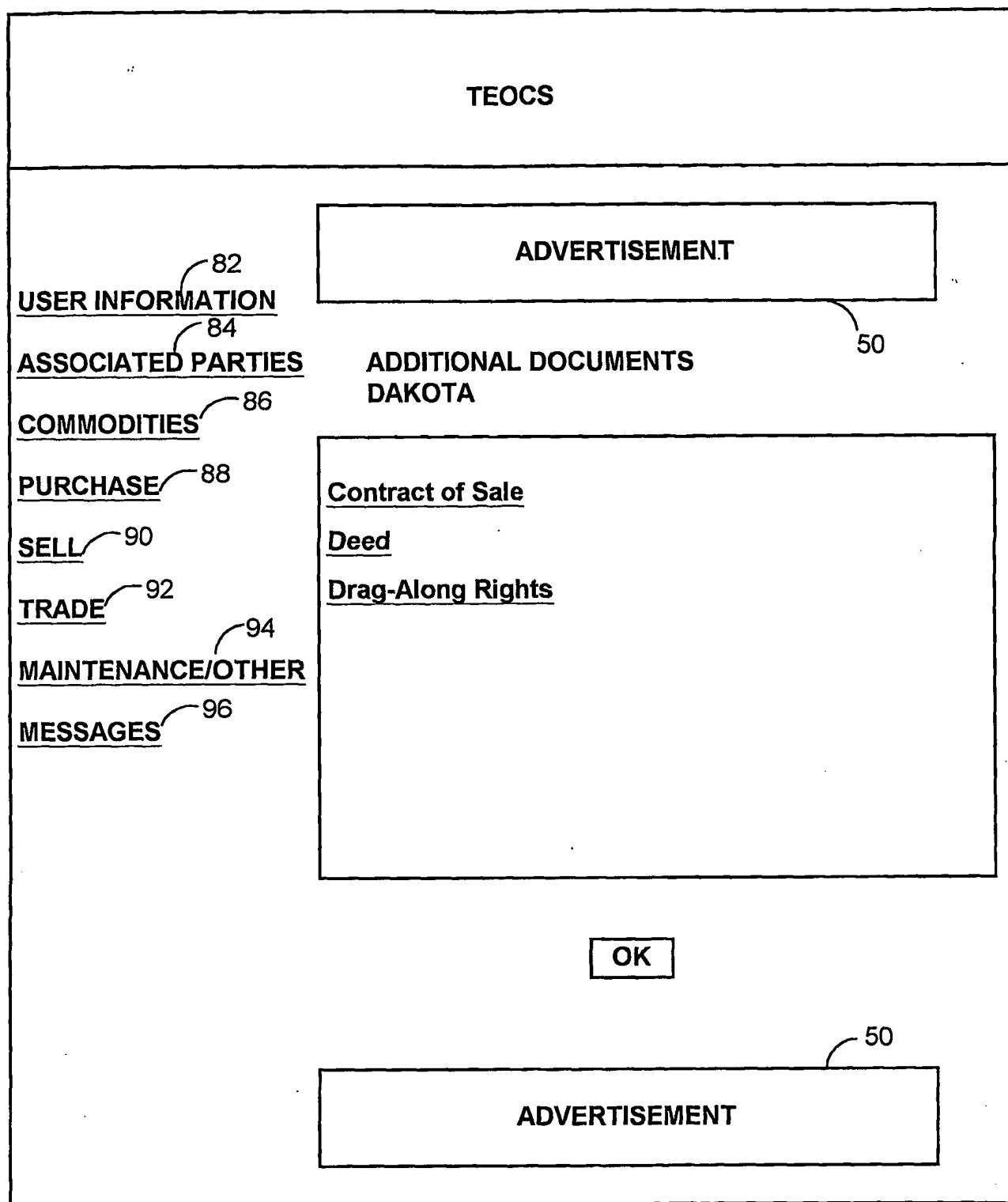
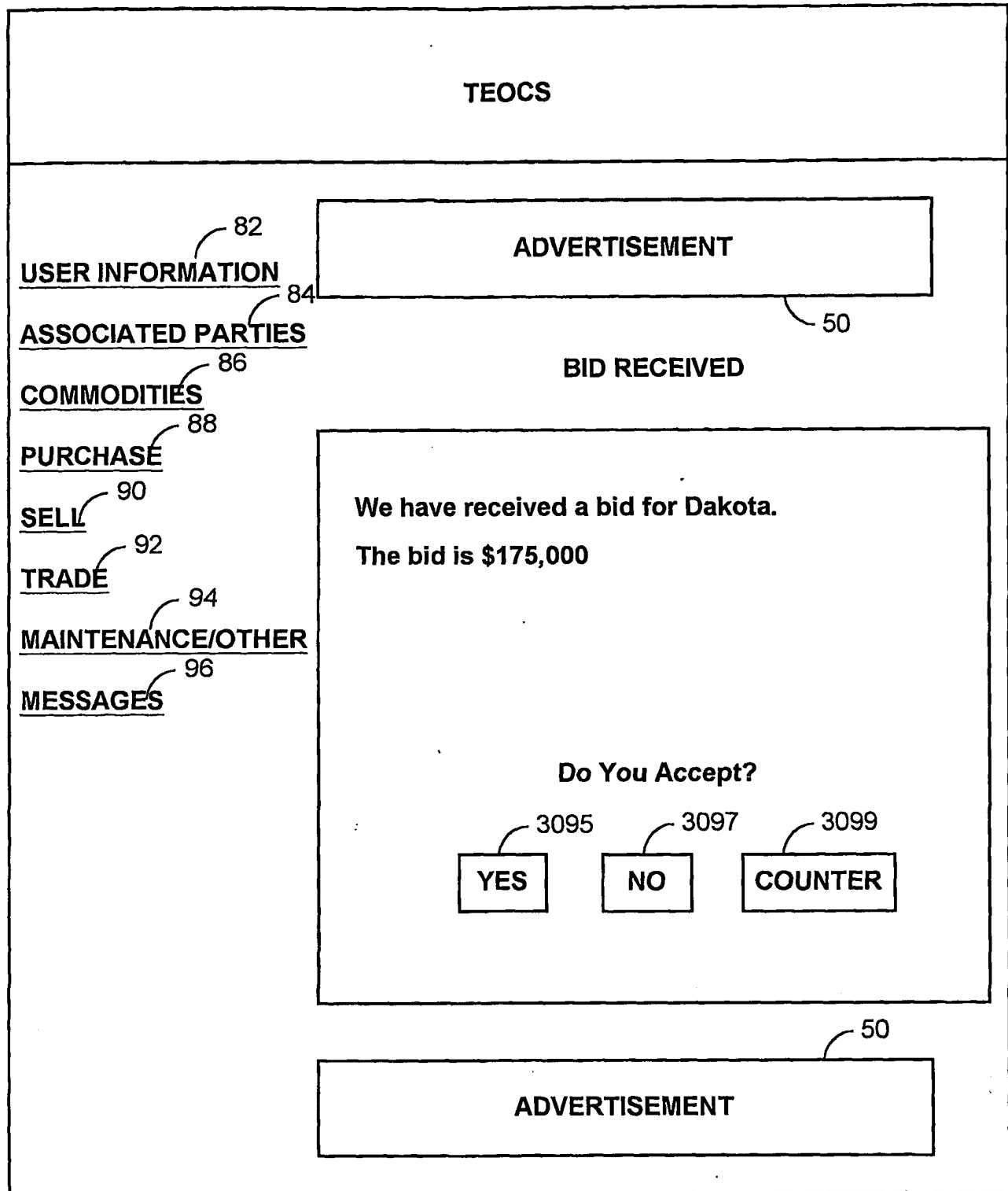


FIG. 30d



3100

TEOCS	
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px; text-align: center;">ADVERTISEMENT</div> <div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="margin-bottom: 20px;"><u>COMMODITIES</u> 50 Type: Utilities/Electrical</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 20px;"><p>NAME OF SOURCE: LIPA New York</p><p>DATE(S): 8/2/00 to 8/10/00</p><p>MWatts/day: 15</p><p>PRICE: \$50,000</p><p>CURRENT VALUE: \$65,000</p><p>CO-OWNERSHIP: NO</p><p>DRAG-ALONG: NO</p><p>TAG-ALONG: NO</p><div style="display: flex; justify-content: space-between; margin-top: 20px;"><div style="text-align: center;"><u>HOURLY CONSUMPTION</u> 3110 <u>SELL</u> 3130</div><div style="text-align: center;"><u>SPLIT</u> 3120 <u>TRADE</u> 3135</div></div></div> <div style="text-align: center; margin-bottom: 20px;"><div style="display: inline-block; border: 1px solid black; padding: 5px 15px;">OK</div><div style="display: inline-block; border: 1px solid black; padding: 5px 15px; margin-left: 10px;">EDIT 3105</div><div style="float: right;">50</div></div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 31a

3150VL-1

TEOCS	
<div style="display: flex; flex-direction: column; gap: 10px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: center; padding: 10px;">DEFINE SPLIT REQUEST</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><div style="text-align: center; padding-bottom: 5px;"><u>Form</u></div><div style="display: flex; justify-content: space-around;"><div><input checked="" type="radio"/> Sale</div><div><input type="radio"/> Trade</div></div><div style="text-align: center; padding-top: 10px;"><u>Recipients</u></div><div style="display: flex; justify-content: space-around;"><div><input checked="" type="radio"/> Friends</div><div><input type="radio"/> Similar Users</div></div><div style="display: flex; justify-content: center; align-items: center; margin-top: 5px;"><input type="radio"/> Other <input style="width: 80px; height: 20px;" type="text"/></div><div style="display: flex; justify-content: space-between; margin-top: 10px;"><div>Amount</div><div><input style="width: 60px; text-align: center;" type="text" value="4"/></div><div>MWatts/day</div></div></div> <div style="display: flex; justify-content: center; gap: 20px; margin-bottom: 10px;"><div style="border: 1px solid black; padding: 5px 15px;">Exit</div><div style="border: 1px solid black; padding: 5px 15px;">OK</div></div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 31b

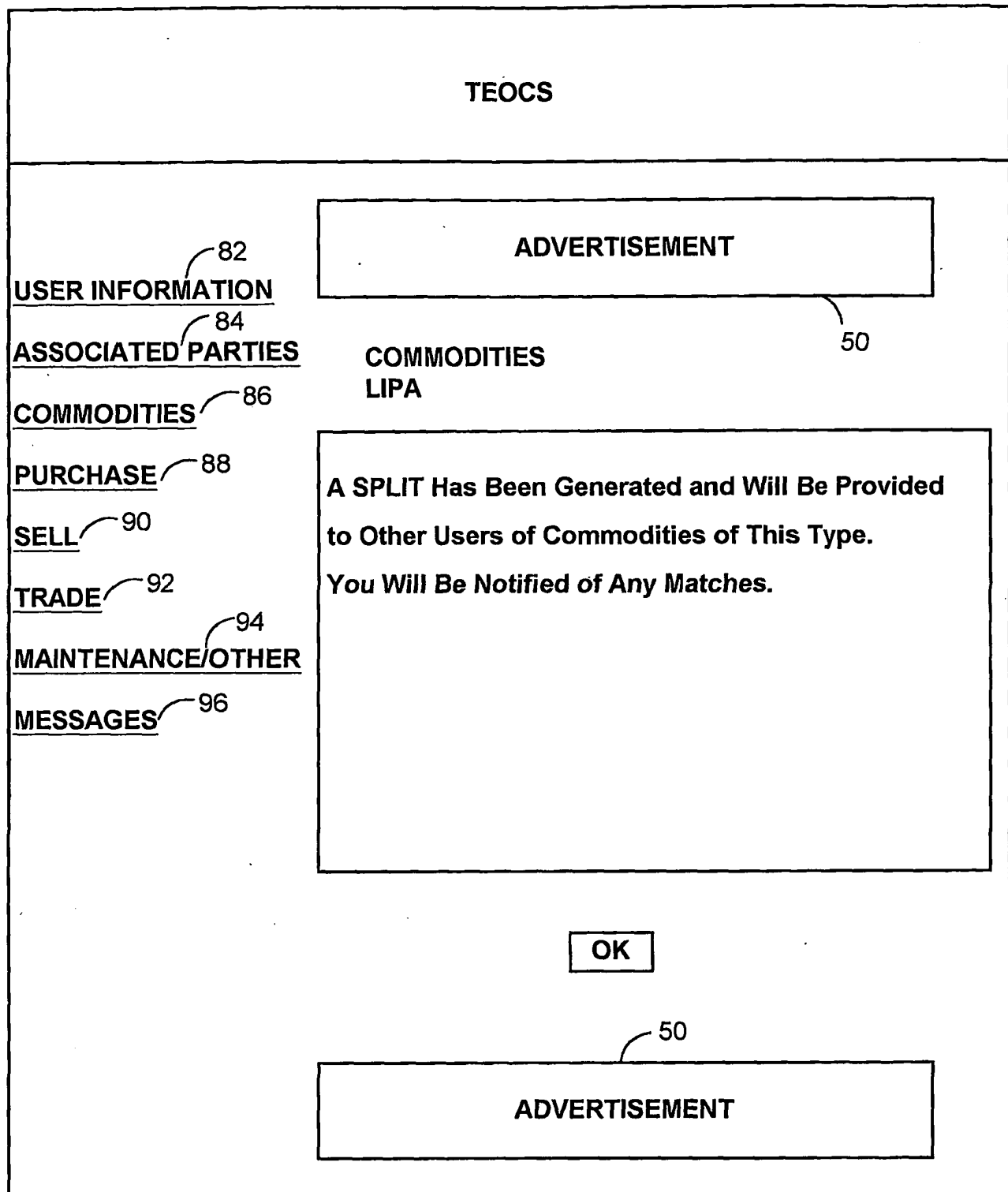


FIG. 31c

3200VL-1

TEOCS																											
<div style="text-align: right; margin-bottom: 5px;">82 USER INFORMATION</div> <div style="text-align: right; margin-bottom: 5px;">84 ASSOCIATED PARTIES</div> <div style="text-align: right; margin-bottom: 5px;">86 COMMODITIES</div> <div style="text-align: right; margin-bottom: 5px;">88 PURCHASE</div> <div style="text-align: right; margin-bottom: 5px;">90 SELL</div> <div style="text-align: right; margin-bottom: 5px;">92 TRADE</div> <div style="text-align: right; margin-bottom: 5px;">94 MAINTENANCE/OTHER</div> <div style="text-align: right;">96 MESSAGES</div>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">COMMODITIES Real Estate/Vacation: Deeded Week</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">NAME</td><td>California Partners</td></tr><tr><td>CITY</td><td>San Francisco</td></tr><tr><td>STATE</td><td>CA</td></tr><tr><td>WEEK</td><td>8/1/00 to 8/7/00</td></tr><tr><td>NETWORK</td><td>Premiere Properties</td></tr><tr><td>PRICE PAID</td><td>\$8,000</td></tr><tr><td>DRAG-ALONG</td><td>Yes</td></tr><tr><td>TAG-ALONG</td><td>Yes</td></tr><tr><td style="text-align: right;">3210</td><td><u>CO-OWNERS</u></td></tr><tr><td style="text-align: right;">3215</td><td><u>ADDITIONAL DOCS</u></td></tr><tr><td style="text-align: right;">3220</td><td><u>SPLIT</u></td></tr><tr><td style="text-align: right;">3230</td><td><u>SELL</u></td></tr><tr><td style="text-align: right;">3235</td><td><u>TRADE</u></td></tr></table></div> <div style="text-align: center; margin-bottom: 10px;">3205 <div style="display: inline-block; border: 1px solid black; padding: 2px 10px; margin: 0 5px;">EDIT</div><div style="display: inline-block; border: 1px solid black; padding: 2px 10px; margin: 0 5px;">OK</div></div> <div style="text-align: center;">50 <div style="border: 1px solid black; text-align: center; padding: 5px; margin-top: 10px;">ADVERTISEMENT</div></div>	NAME	California Partners	CITY	San Francisco	STATE	CA	WEEK	8/1/00 to 8/7/00	NETWORK	Premiere Properties	PRICE PAID	\$8,000	DRAG-ALONG	Yes	TAG-ALONG	Yes	3210	<u>CO-OWNERS</u>	3215	<u>ADDITIONAL DOCS</u>	3220	<u>SPLIT</u>	3230	<u>SELL</u>	3235	<u>TRADE</u>
NAME	California Partners																										
CITY	San Francisco																										
STATE	CA																										
WEEK	8/1/00 to 8/7/00																										
NETWORK	Premiere Properties																										
PRICE PAID	\$8,000																										
DRAG-ALONG	Yes																										
TAG-ALONG	Yes																										
3210	<u>CO-OWNERS</u>																										
3215	<u>ADDITIONAL DOCS</u>																										
3220	<u>SPLIT</u>																										
3230	<u>SELL</u>																										
3235	<u>TRADE</u>																										

FIG. 32

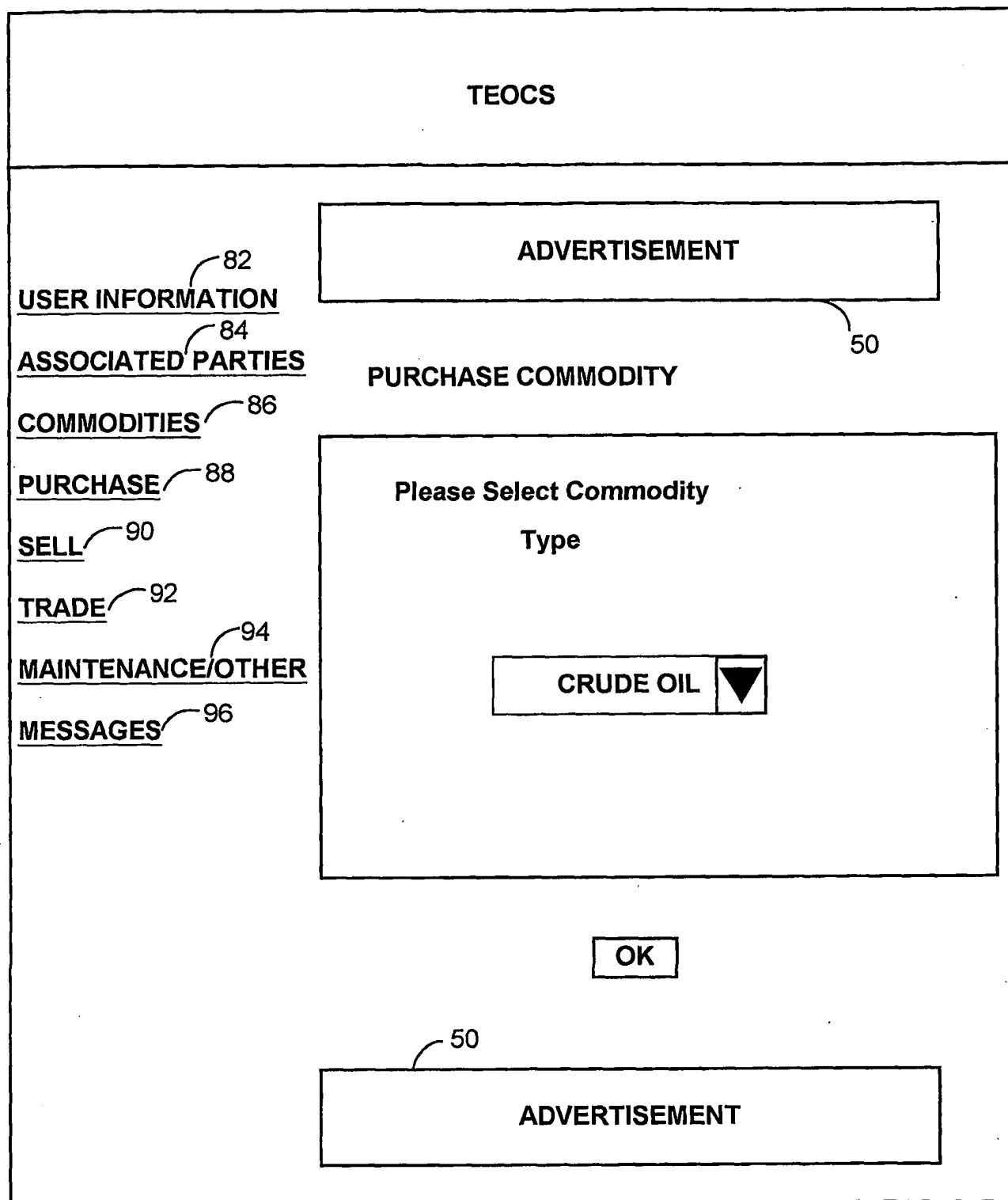


FIG. 33a

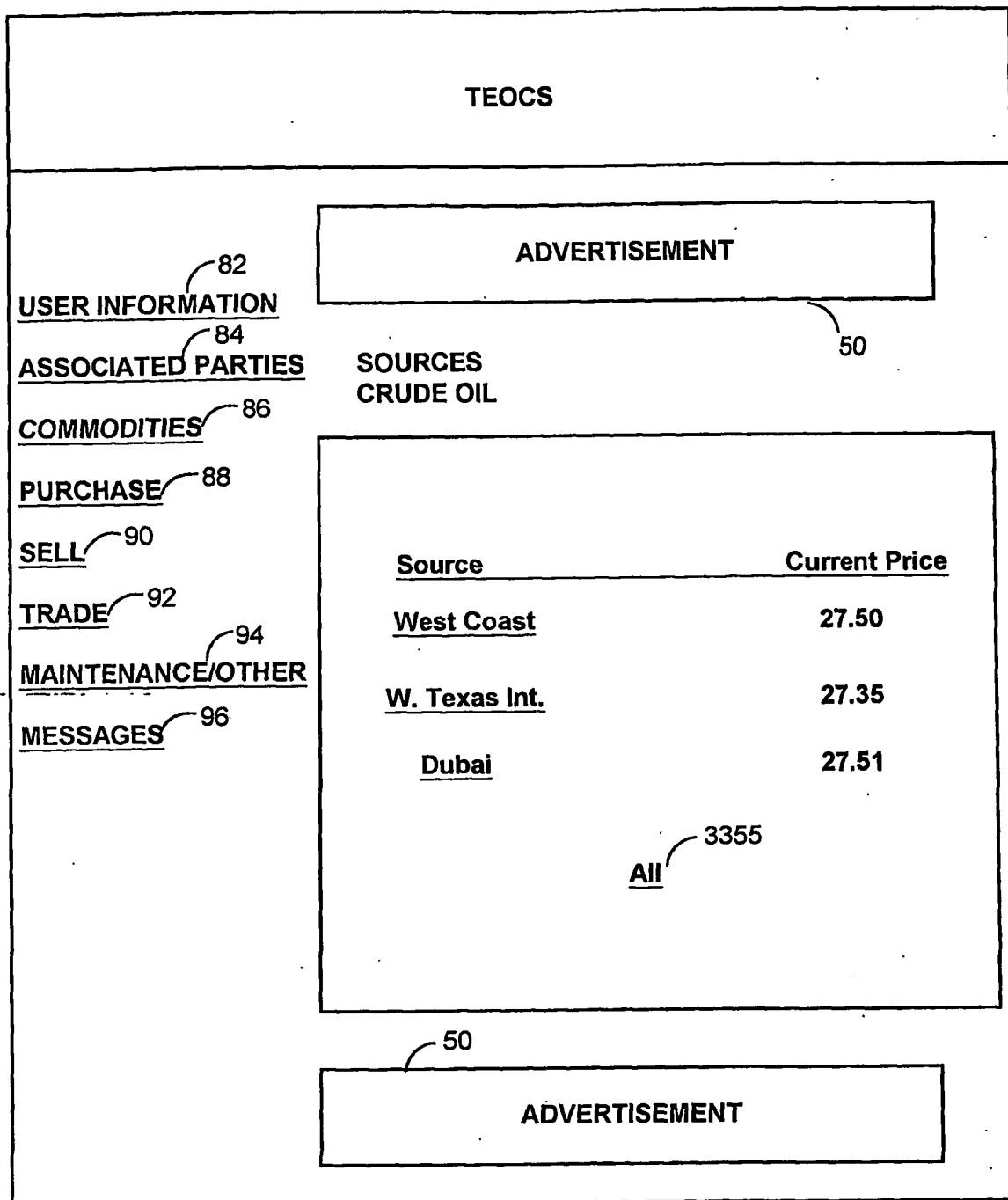
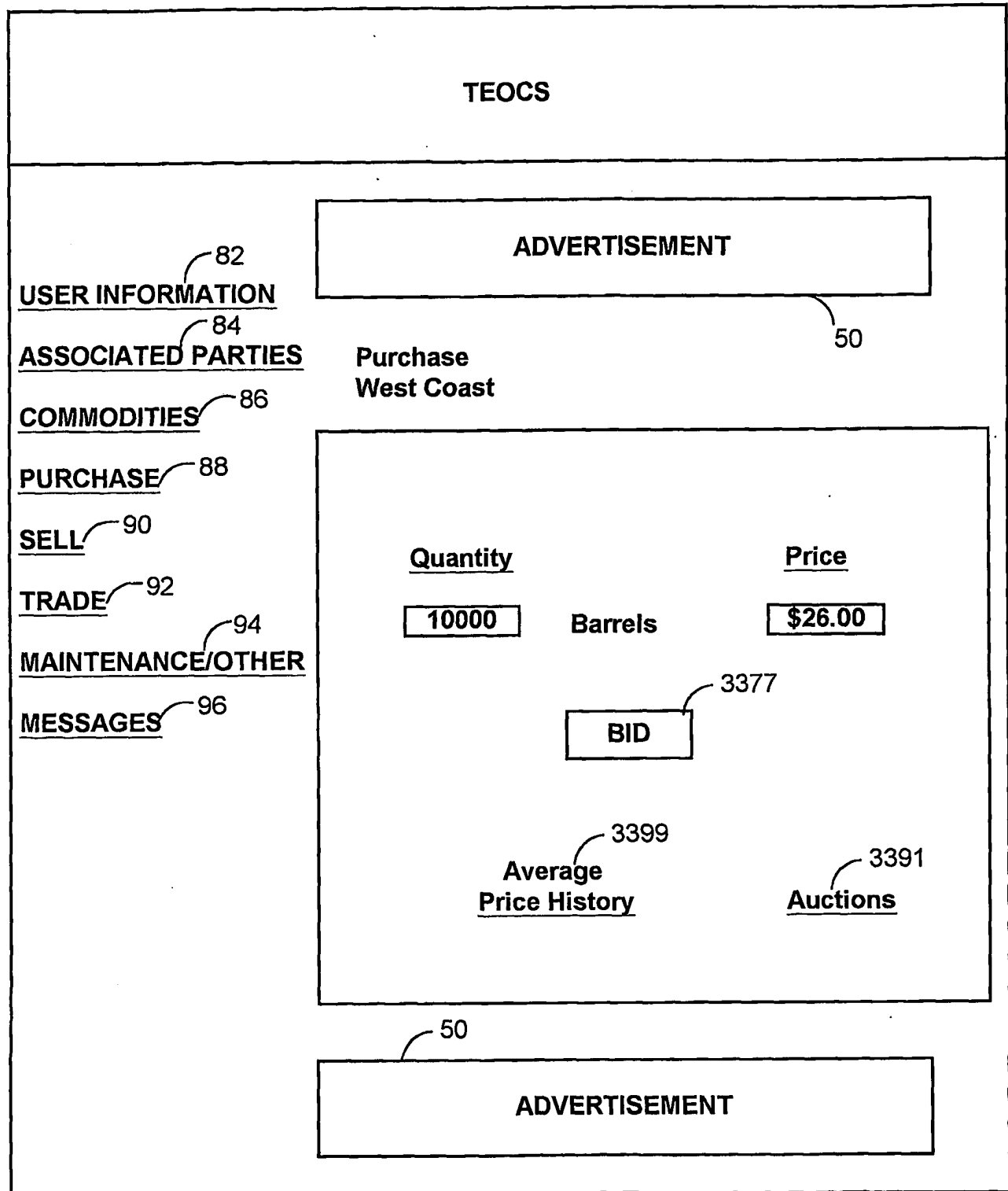
3350VL-1

FIG. 33b

**FIG. 33c**

TEOCS																	
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 10px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; text-align: center; padding: 10px; margin-bottom: 20px;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 20px;">Price History West Coast</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 20px;"><table style="width: 100%; border-collapse: collapse;"><thead><tr><th style="text-align: left; width: 50%;"><u>Date</u></th><th style="text-align: right; width: 50%;"><u>Dollars Per Barrel</u></th></tr></thead><tbody><tr><td>Feb. 1, 2000</td><td style="text-align: right;">26.70</td></tr><tr><td>Feb. 2, 2000</td><td style="text-align: right;">26.04</td></tr><tr><td>Feb. 3, 2000</td><td style="text-align: right;">26.51</td></tr><tr><td>Feb. 4, 2000</td><td style="text-align: right;">27.30</td></tr><tr><td>Feb. 7, 2000</td><td style="text-align: right;">26.93</td></tr><tr><td>Feb. 8, 2000</td><td style="text-align: right;">26.50</td></tr><tr><td>Feb. 9, 2000</td><td style="text-align: right;">27.12</td></tr></tbody></table><div style="text-align: center; margin-top: 20px;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div></div></div> <div style="border: 1px solid black; text-align: center; padding: 10px;">ADVERTISEMENT</div>	<u>Date</u>	<u>Dollars Per Barrel</u>	Feb. 1, 2000	26.70	Feb. 2, 2000	26.04	Feb. 3, 2000	26.51	Feb. 4, 2000	27.30	Feb. 7, 2000	26.93	Feb. 8, 2000	26.50	Feb. 9, 2000	27.12
<u>Date</u>	<u>Dollars Per Barrel</u>																
Feb. 1, 2000	26.70																
Feb. 2, 2000	26.04																
Feb. 3, 2000	26.51																
Feb. 4, 2000	27.30																
Feb. 7, 2000	26.93																
Feb. 8, 2000	26.50																
Feb. 9, 2000	27.12																

FIG. 33d

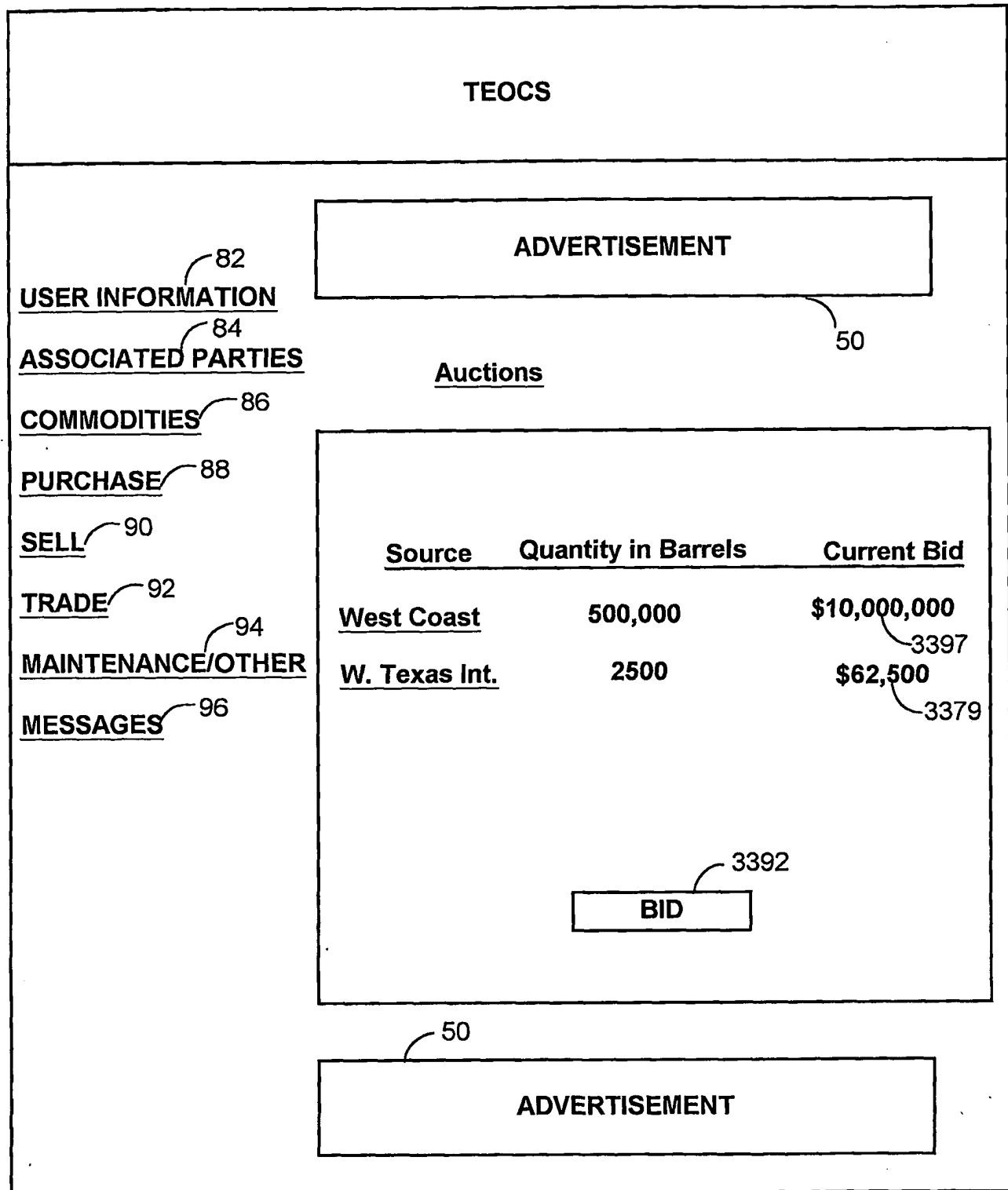


FIG. 33e

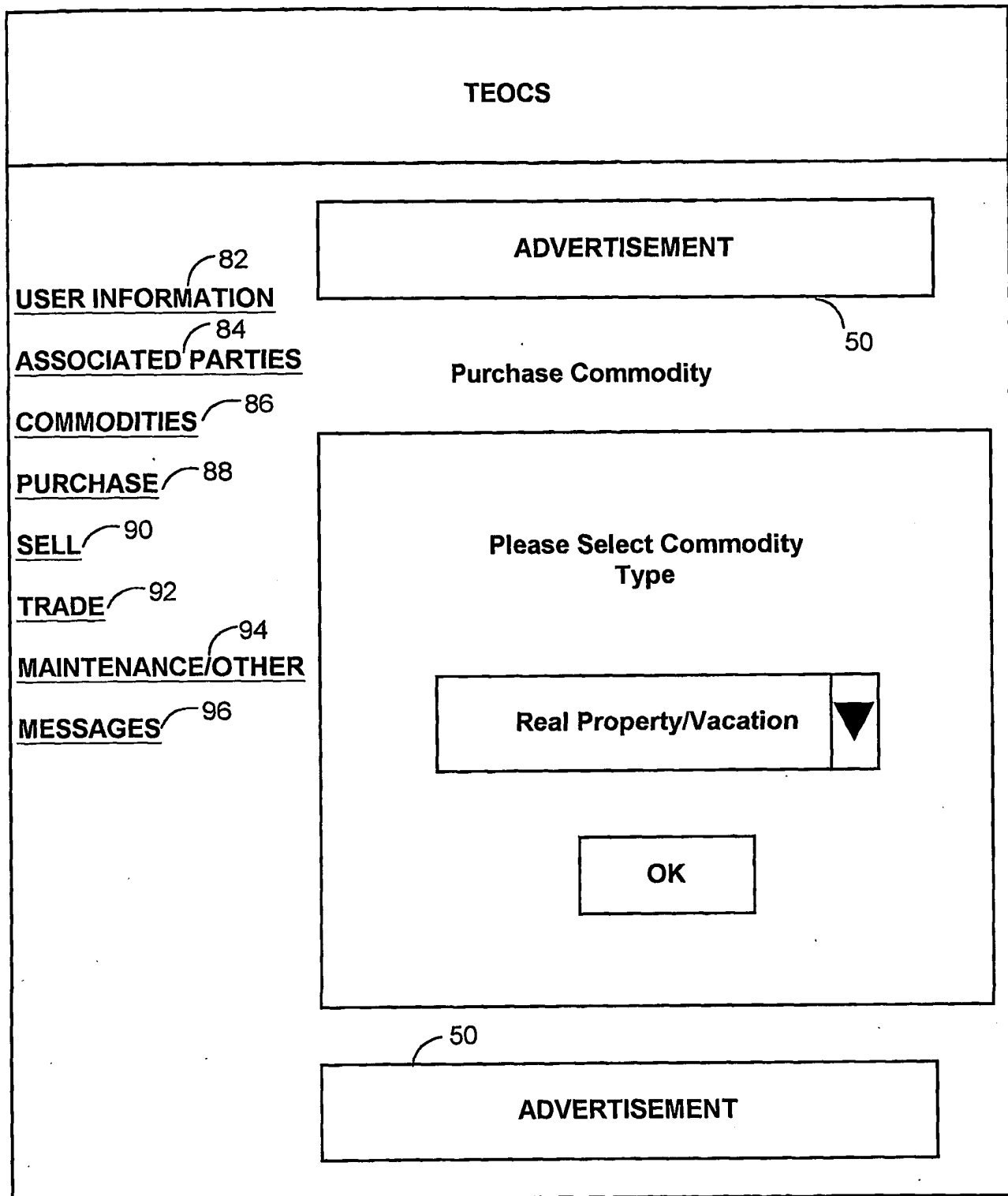


FIG. 34a

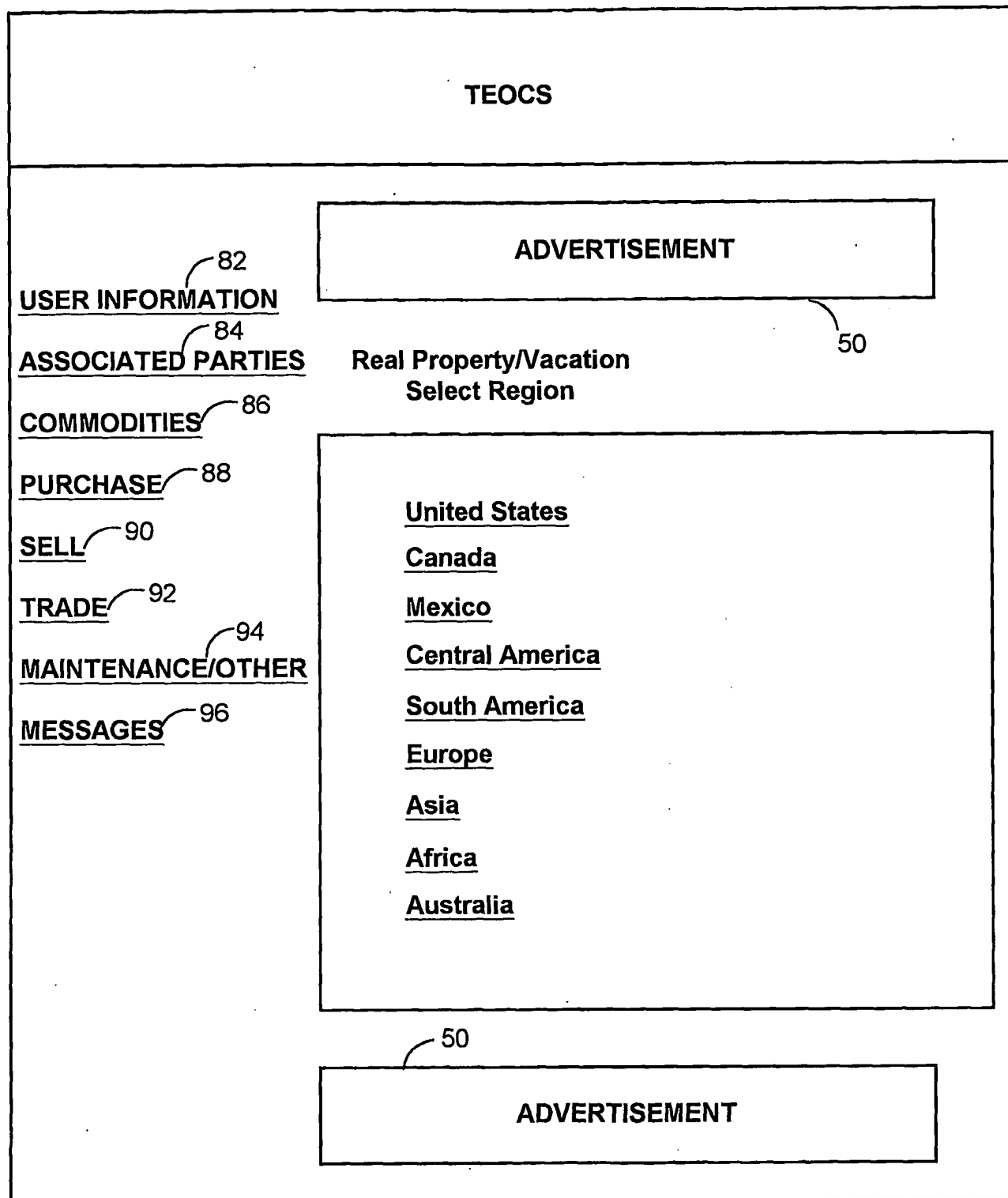
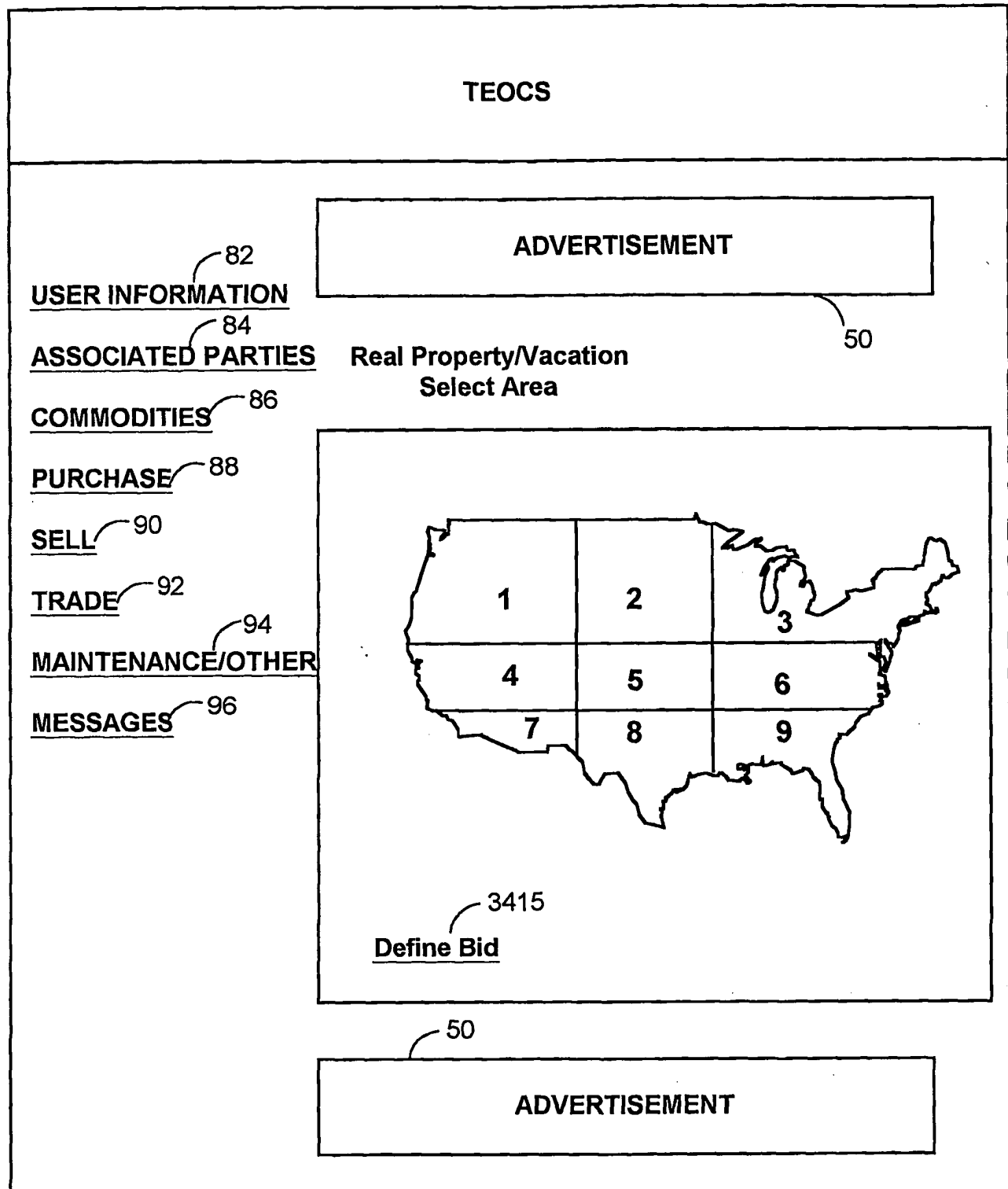


FIG. 34b

**FIG. 34c**

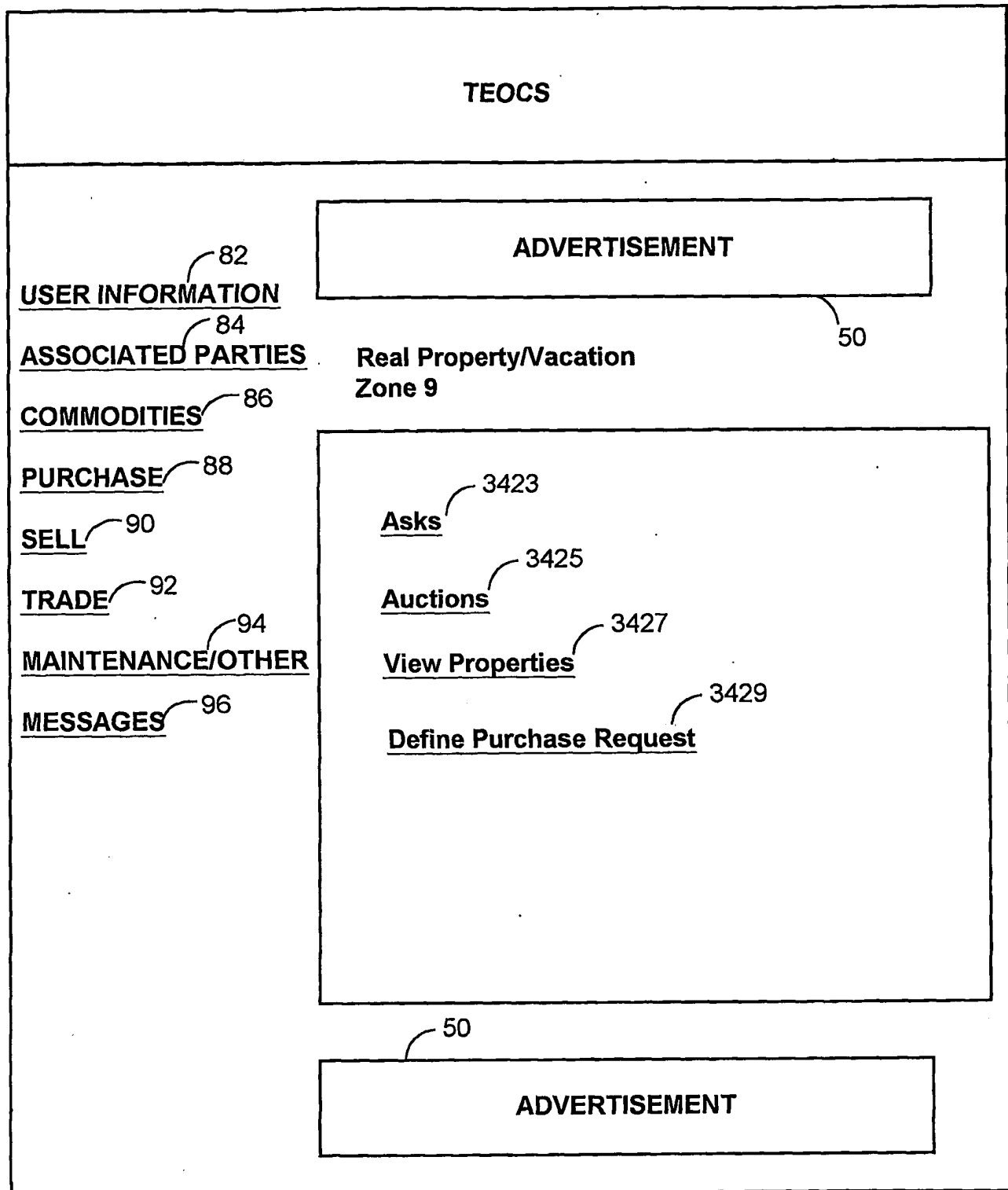


FIG. 34d

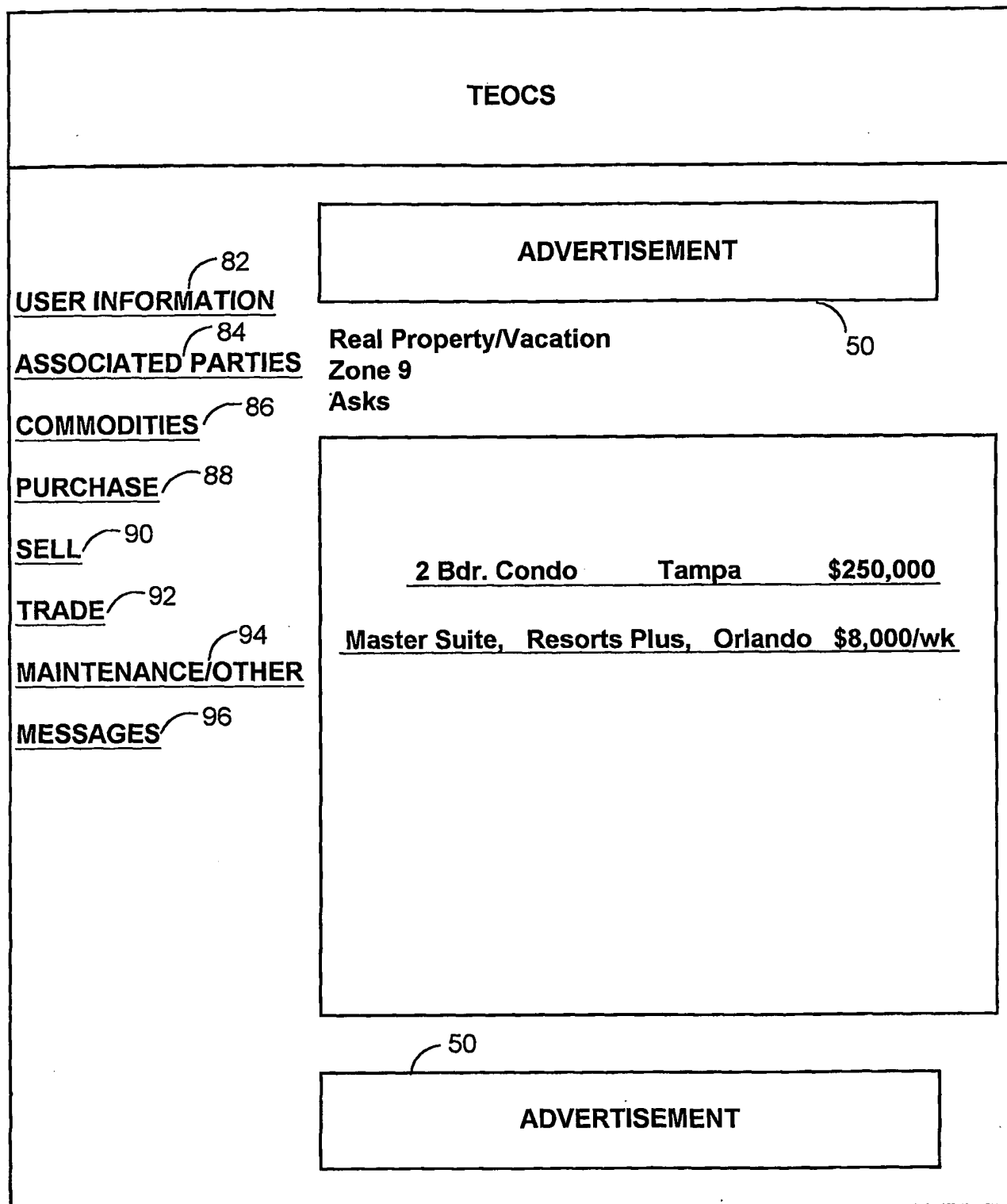
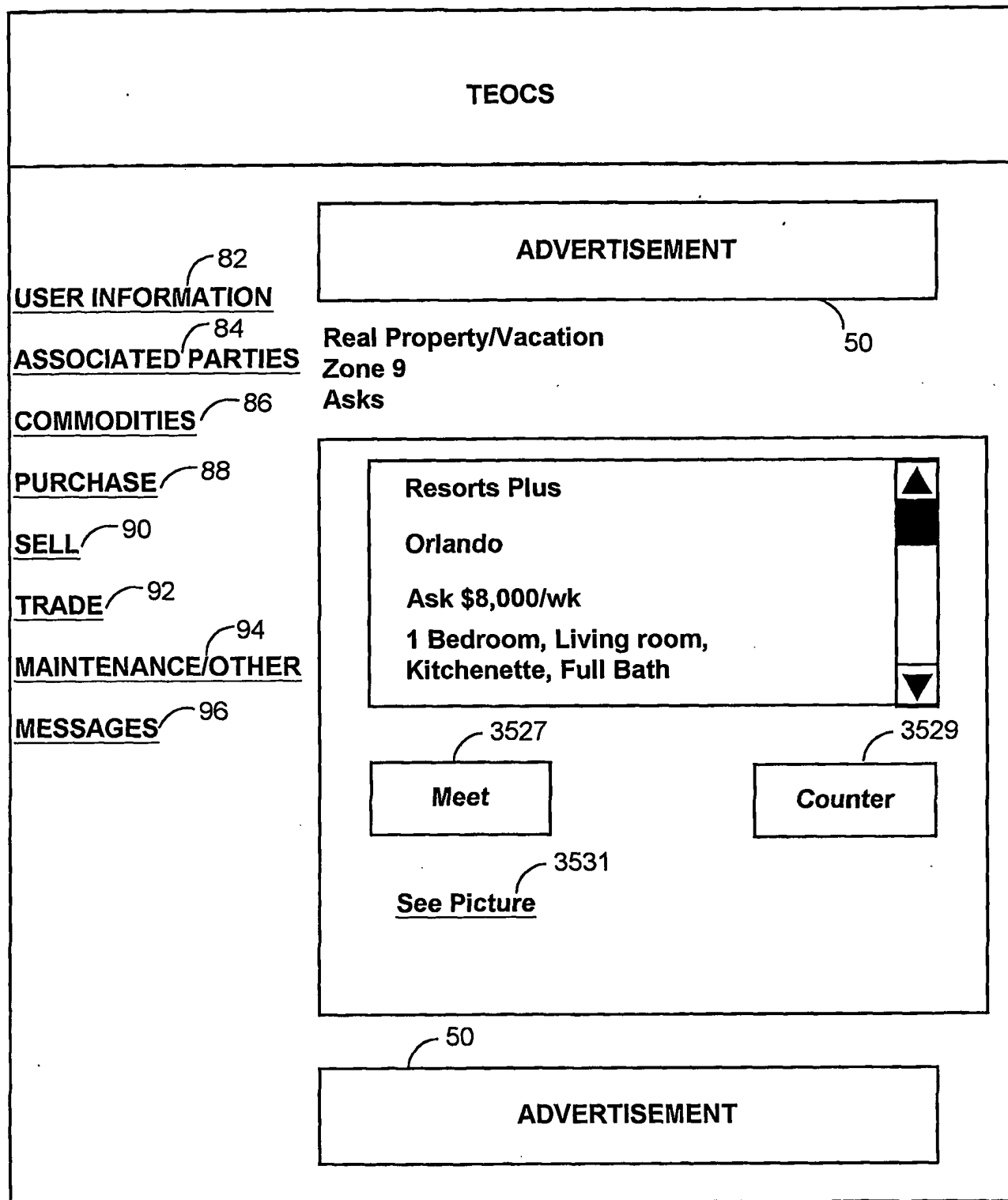


FIG. 35a

**FIG. 35b**

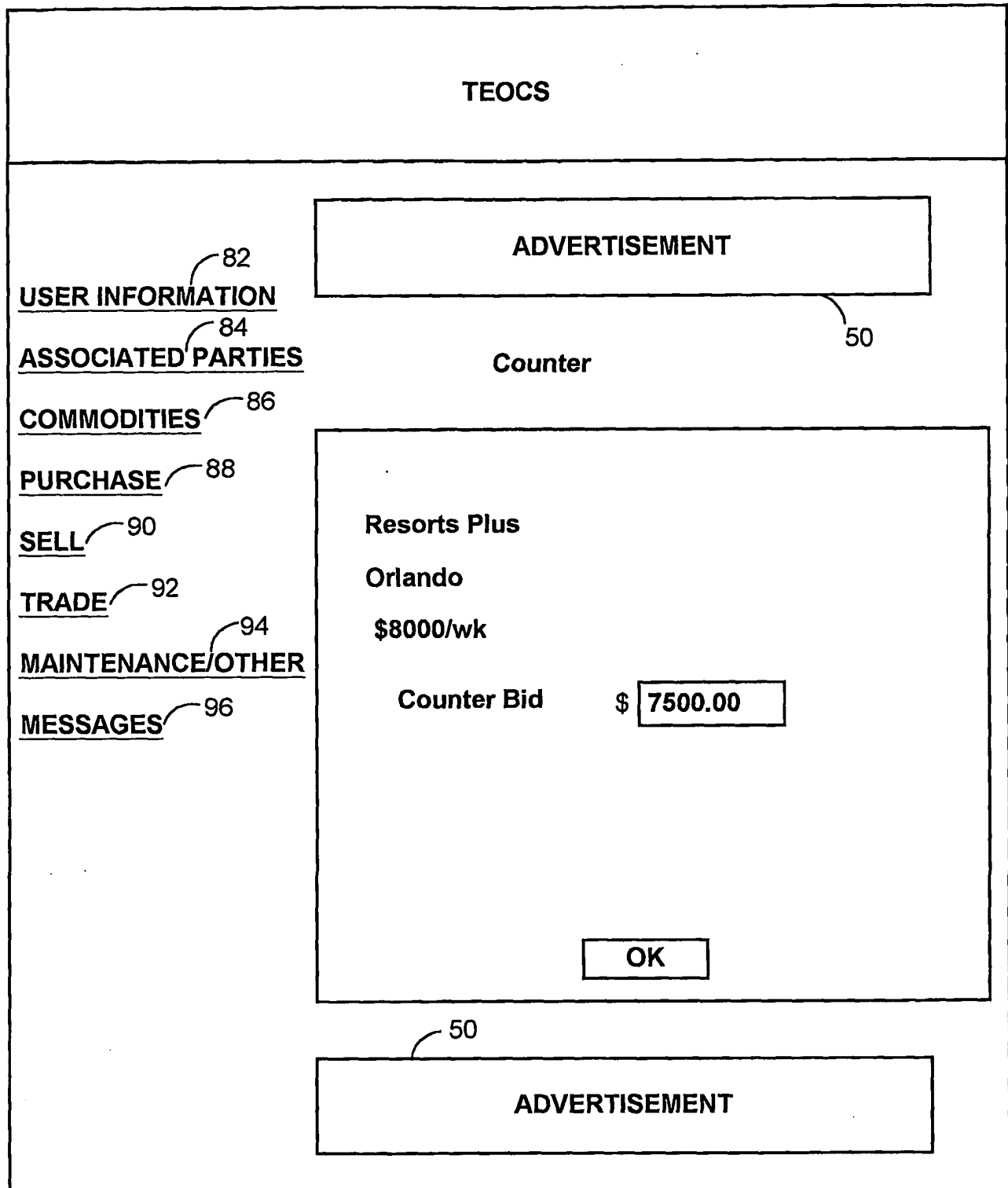


FIG. 35c

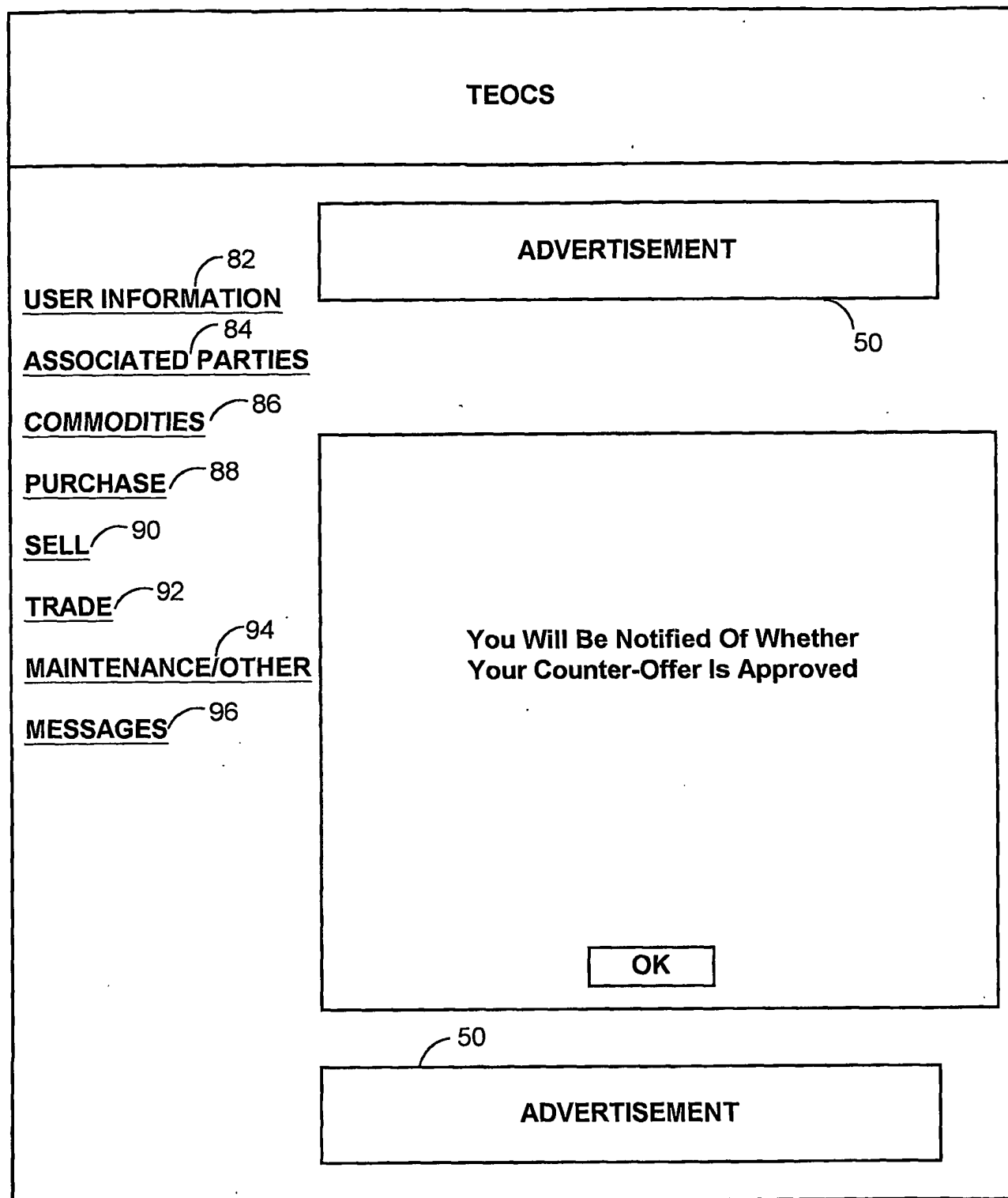


FIG. 35d

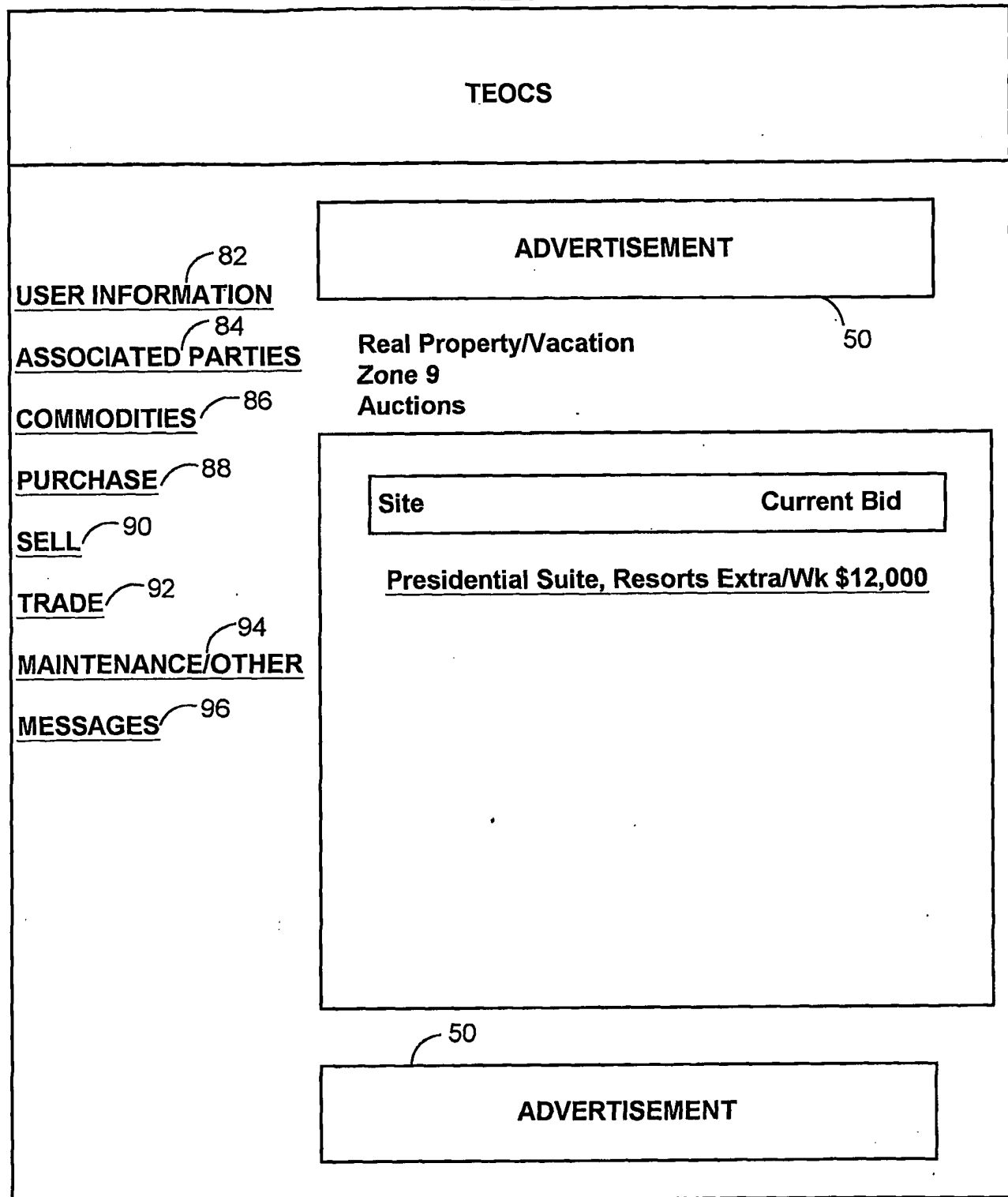
3600

FIG. 36a

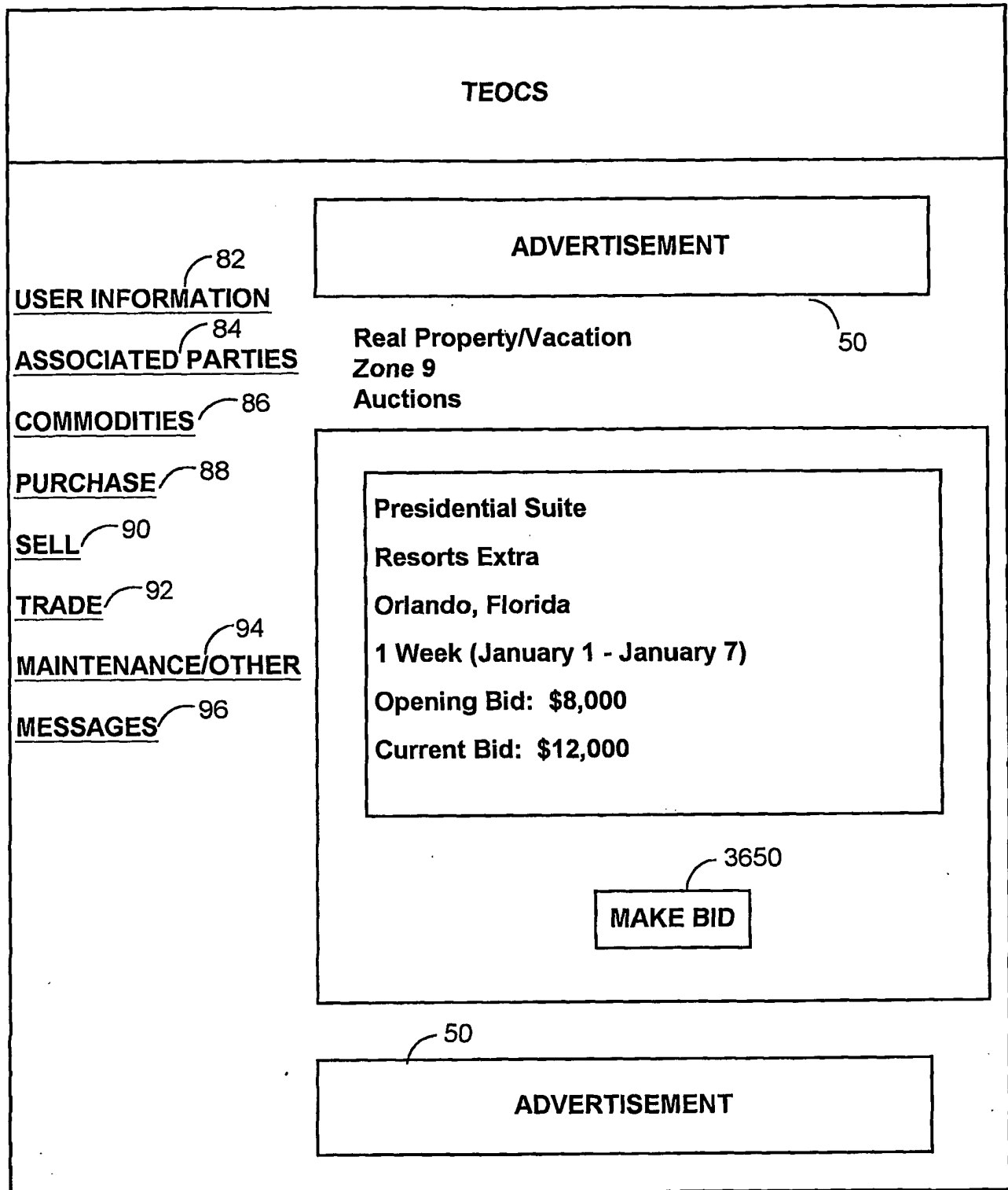


FIG. 36b

TEOCS

USER INFORMATION ⁸²

ASSOCIATED PARTIES ⁸⁴

COMMODITIES ⁸⁶

PURCHASE ⁸⁸

SELL ⁹⁰

TRADE ⁹²

MAINTENANCE/OTHER ⁹⁴

MESSAGES ⁹⁶

ADVERTISEMENT

**Please Enter Your
Current Bid**

\$

12,500

3650

○ Co-Owners
3647

OK

3640

SPLIT

ADVERTISEMENT

FIG. 36c

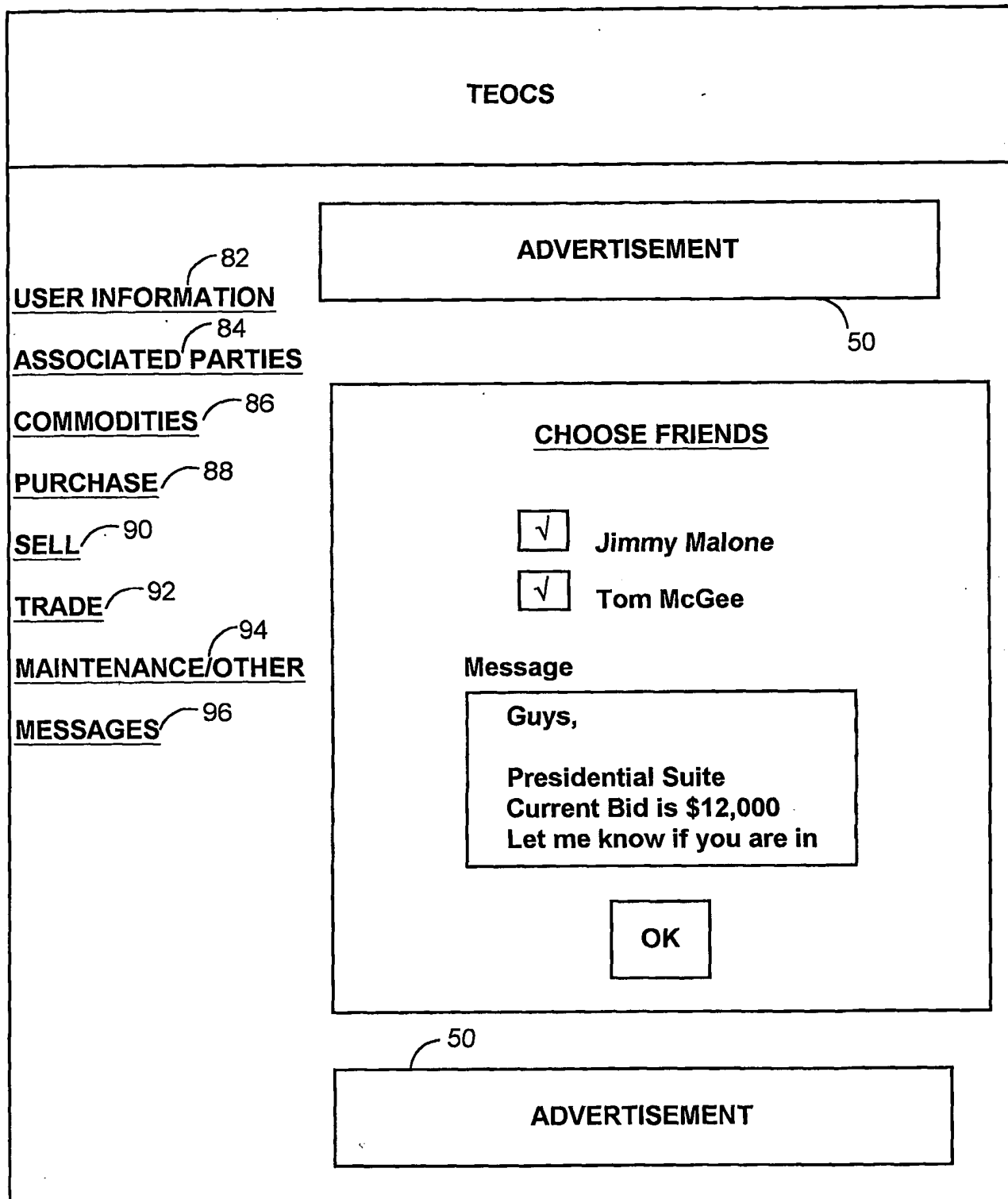
3645VL-1

FIG. 36d

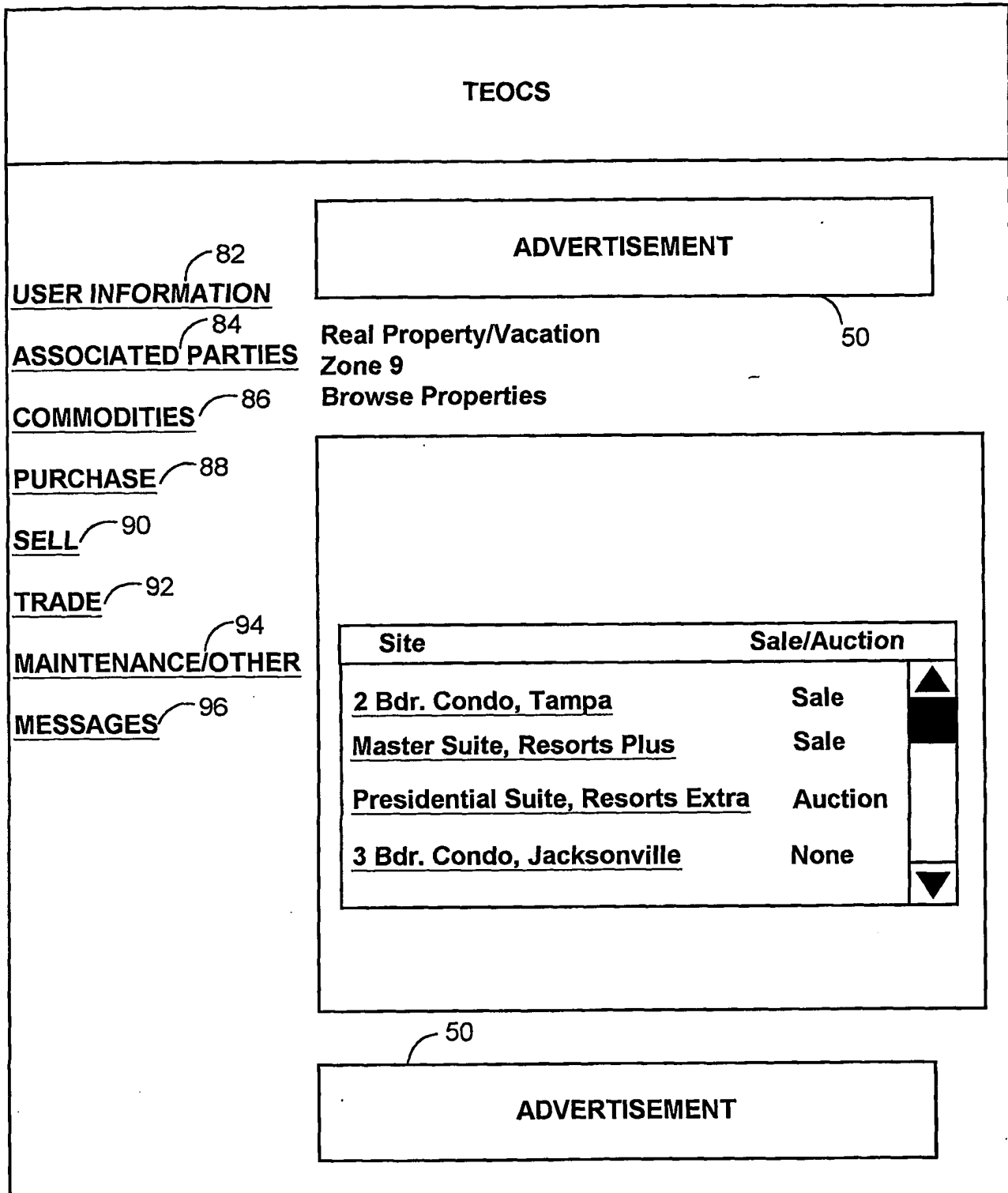
3700VL-1

FIG. 37a

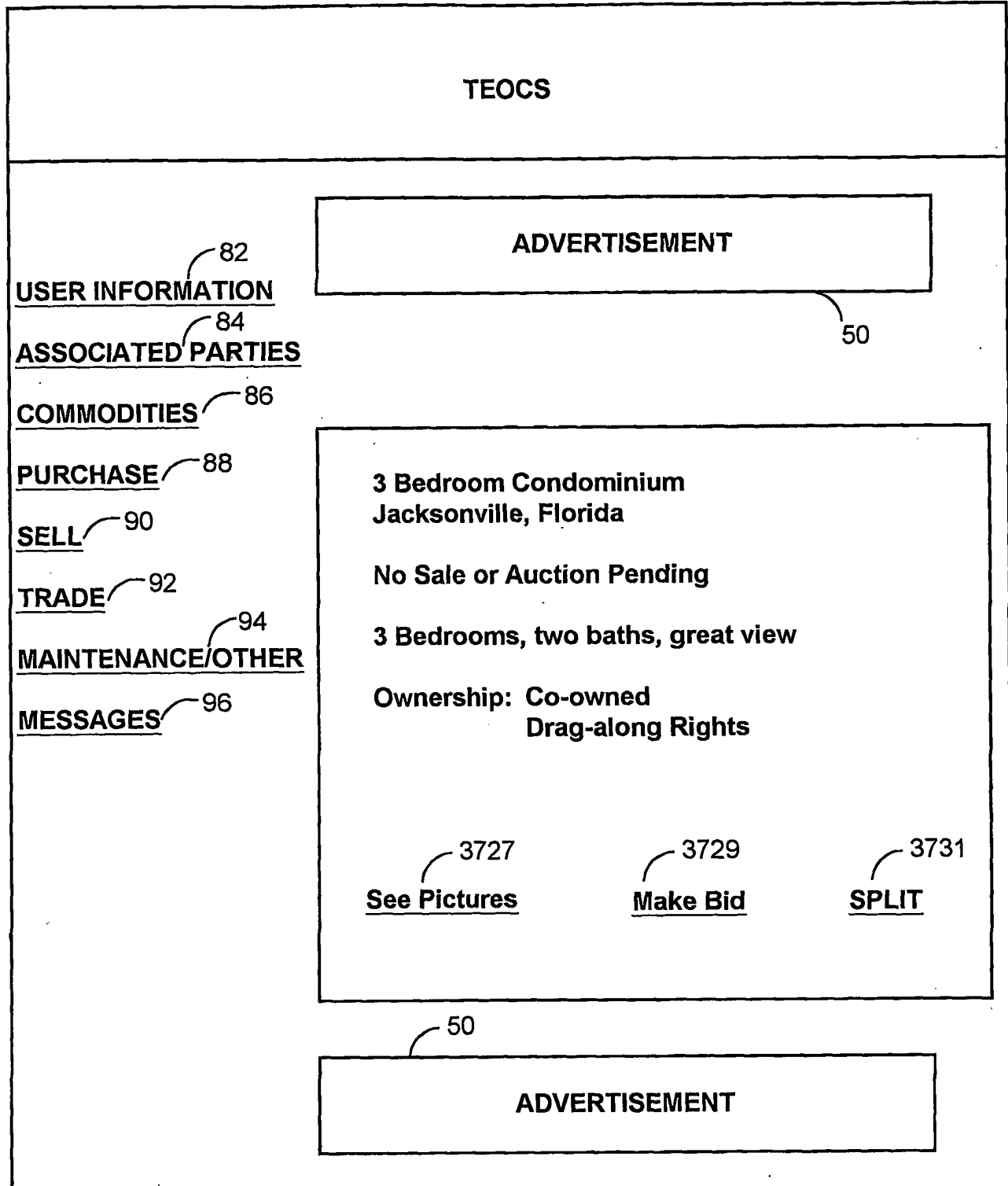
3725VL-1

FIG. 37b

3733VL-1

TEOCS	
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><p style="text-align: center;">Please Enter Your Bid</p><p style="text-align: center;"><input type="radio"/> Buy <input checked="" type="radio"/> Rent</p><p>From 1/1/00 To 1/7/00</p><p>Bid \$ 5,000</p><p style="text-align: center; margin-top: 20px;">OK</p><p style="text-align: center; margin-top: 10px;">You will be notified of whether your bid is accepted.</p></div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 37c

3800VL-1

TEOCS	
<div style="display: flex; flex-direction: column; gap: 10px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 10px;">Please Define Your Bid</div> <div style="display: flex; justify-content: space-around; align-items: center;"><div><input checked="" type="radio"/> Natural Language</div><div><input type="radio"/> Boolean</div></div> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%; text-align: center;"><p>I would like a two bedroom cottage or condominium in Florida from 2/1/00 to 2/7/00 for less than \$10,000. Provide close matches.</p></div> <div style="text-align: center; margin-top: 10px;"><div style="border: 1px solid black; padding: 2px 10px;">OK</div>3810</div>

ADVERTISEMENT

FIG. 38a

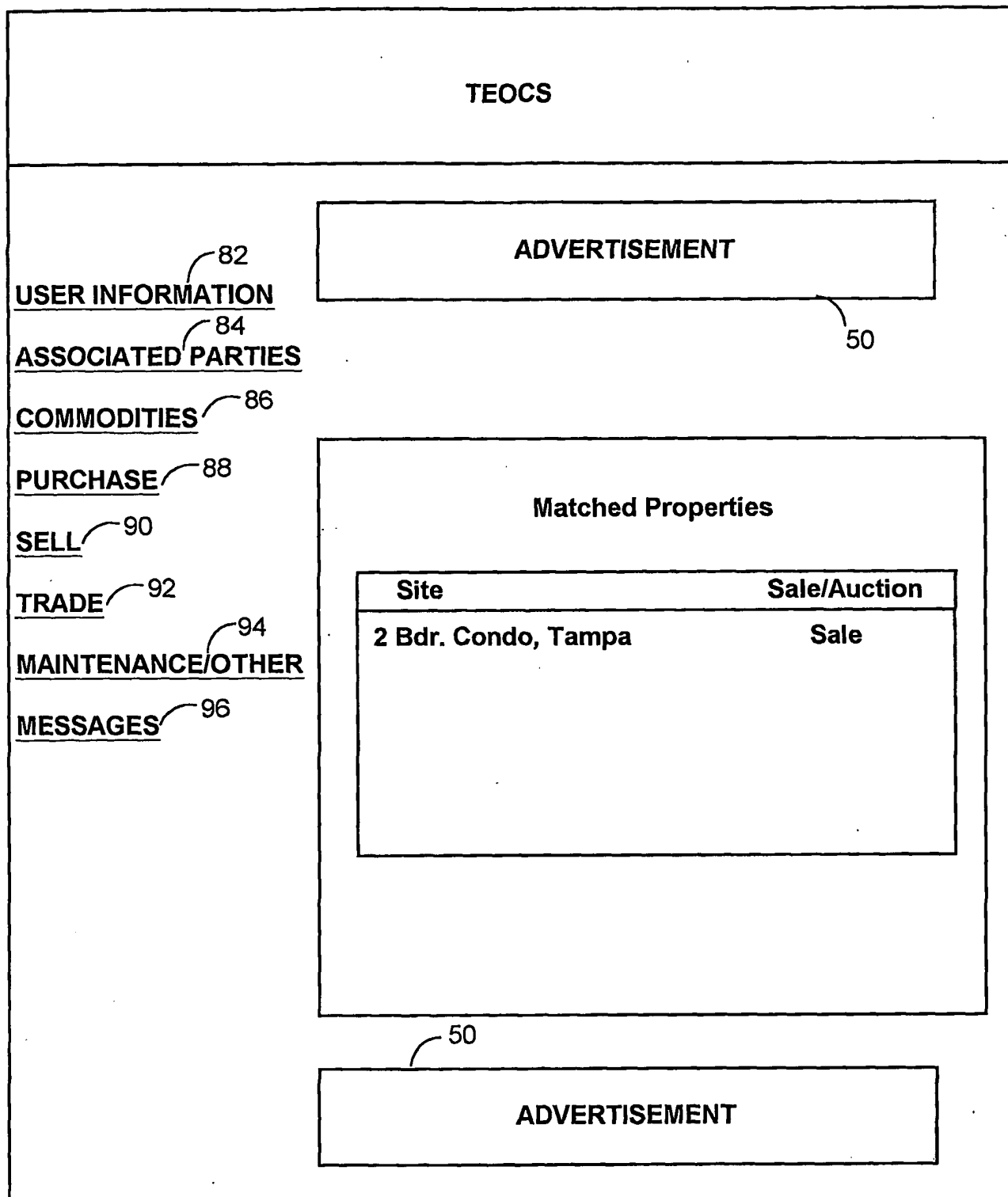
3825VL-1

FIG. 38b

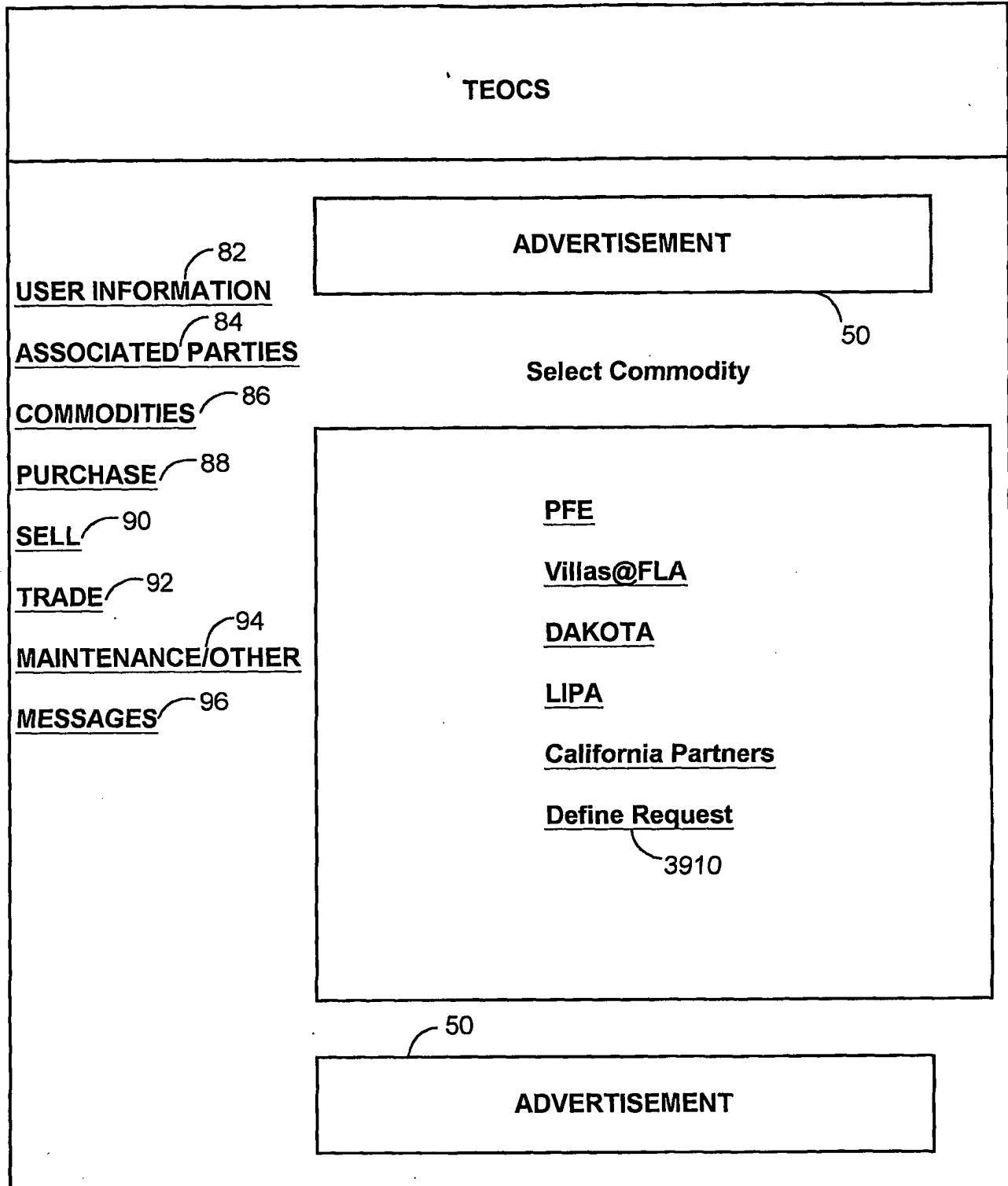
3900VL-1

FIG. 39

4000

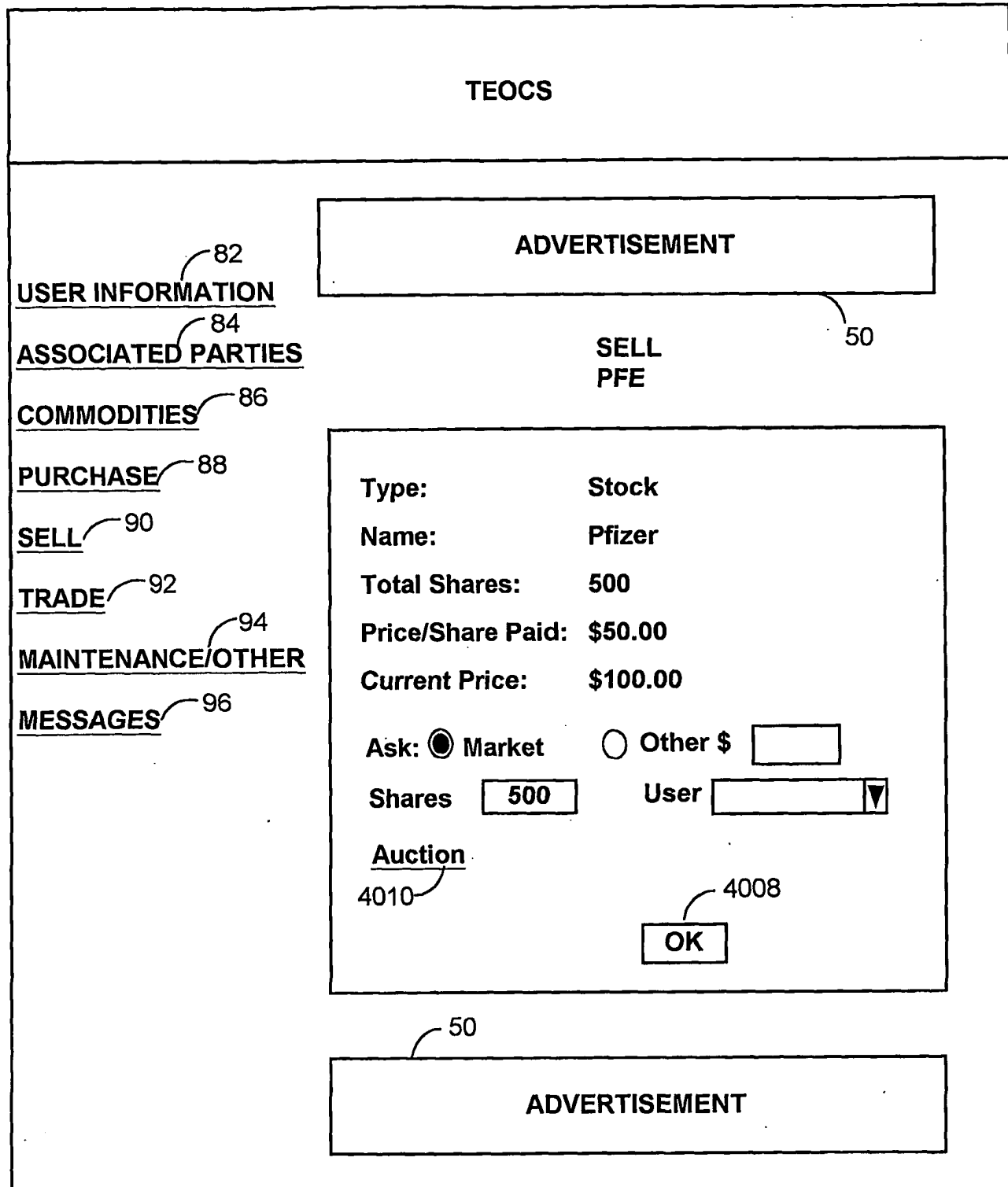
VL-1

FIG. 40a

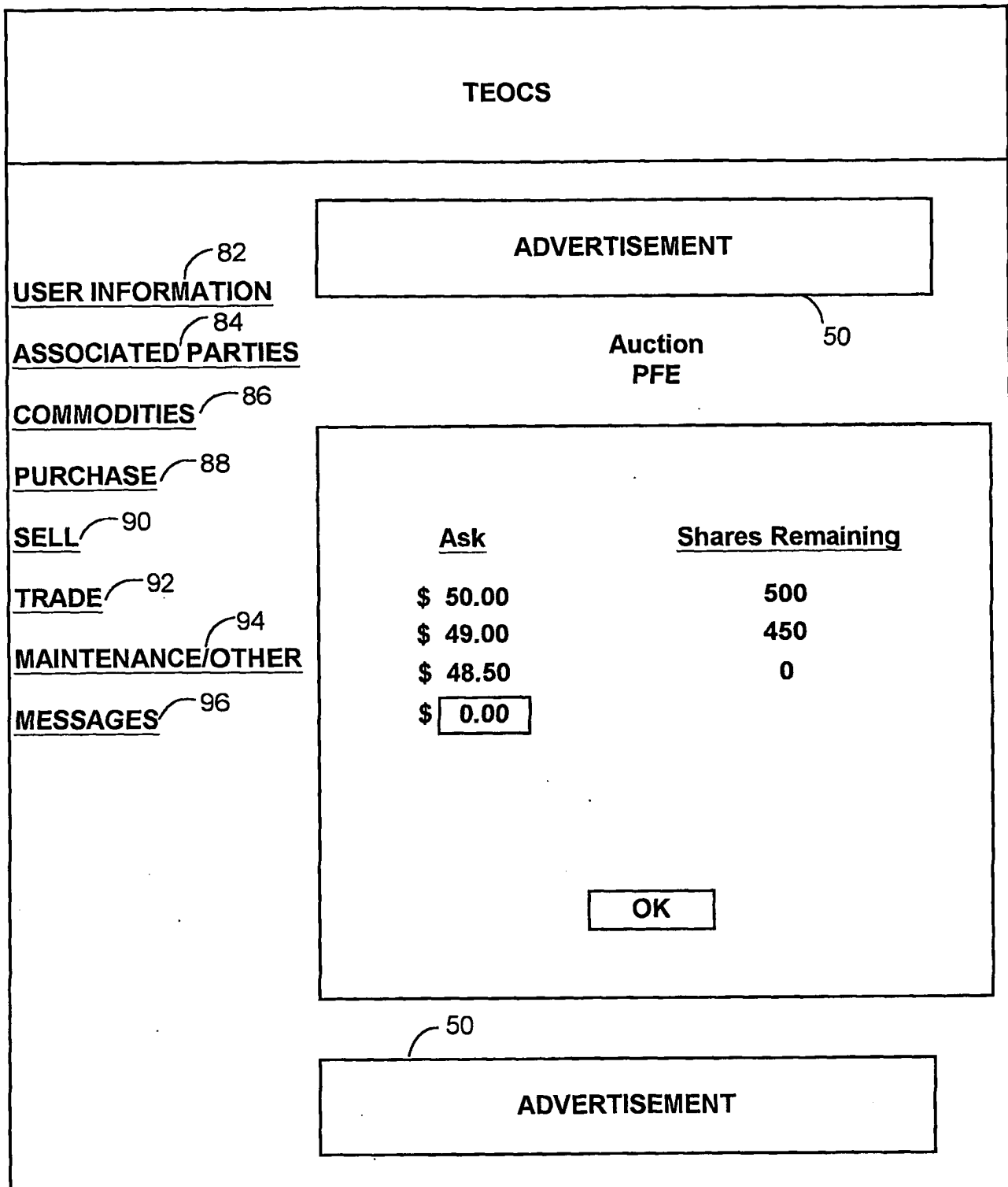
4025VL-1

FIG. 40b

TEOCS																									
<div style="text-align: right; margin-bottom: 5px;">82</div> <u>USER INFORMATION</u> <div style="text-align: right; margin-bottom: 5px;">84</div> <u>ASSOCIATED PARTIES</u> <div style="text-align: right; margin-bottom: 5px;">86</div> <u>COMMODITIES</u> <div style="text-align: right; margin-bottom: 5px;">88</div> <u>PURCHASE</u> <div style="text-align: right; margin-bottom: 5px;">90</div> <u>SELL</u> <div style="text-align: right; margin-bottom: 5px;">92</div> <u>TRADE</u> <div style="text-align: right; margin-bottom: 5px;">94</div> <u>MAINTENANCE/OTHER</u> <div style="text-align: right; margin-bottom: 5px;">96</div> <u>MESSAGES</u>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: right; margin-bottom: 10px;">Sell Villas@Fla</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">Type:</td><td>Vacation Property</td></tr><tr><td>Name:</td><td>Villas@Florida Kissimmee, Florida 13597</td></tr><tr><td>Ownership:</td><td>Right to Use</td></tr><tr><td>Time:</td><td>1 Week</td></tr><tr><td>Drag-Along:</td><td>No</td></tr><tr><td>Tag-Along:</td><td>No</td></tr><tr><td>Week:</td><td>1/1 to 1/7</td></tr><tr><td>Amt. Paid:</td><td>\$5,000</td></tr><tr><td>Current Value:</td><td>\$10,000</td></tr><tr><td>Ask:</td><td><input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000</td></tr><tr><td>Purchaser:</td><td><input type="text"/> ▼</td></tr><tr><td colspan="2"><u>Auction</u></td></tr></table></div> <div style="text-align: right; margin-bottom: 10px;">4110</div> <div style="text-align: right; margin-bottom: 10px;">OK 4105</div> <div style="border: 1px solid black; text-align: center; padding: 5px;">ADVERTISEMENT</div>	Type:	Vacation Property	Name:	Villas@Florida Kissimmee, Florida 13597	Ownership:	Right to Use	Time:	1 Week	Drag-Along:	No	Tag-Along:	No	Week:	1/1 to 1/7	Amt. Paid:	\$5,000	Current Value:	\$10,000	Ask:	<input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000	Purchaser:	<input type="text"/> ▼	<u>Auction</u>	
Type:	Vacation Property																								
Name:	Villas@Florida Kissimmee, Florida 13597																								
Ownership:	Right to Use																								
Time:	1 Week																								
Drag-Along:	No																								
Tag-Along:	No																								
Week:	1/1 to 1/7																								
Amt. Paid:	\$5,000																								
Current Value:	\$10,000																								
Ask:	<input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000																								
Purchaser:	<input type="text"/> ▼																								
<u>Auction</u>																									

FIG. 41a

4125

TEOCS	
<div>82 <u>USER INFORMATION</u></div> <div>84 <u>ASSOCIATED PARTIES</u></div> <div>86 <u>COMMODITIES</u></div> <div>88 <u>PURCHASE</u></div> <div>90 <u>SELL</u></div> <div>92 <u>TRADE</u></div> <div>94 <u>MAINTENANCE/OTHER</u></div> <div>96 <u>MESSAGES</u></div>	<div>50 ADVERTISEMENT</div> <div>Auction Villas@Fla</div> <div>Current Bid \$10,200</div> <div>ACCEPT</div> <div>STOP</div> <div>Stop auction: <input checked="" type="radio"/> at 4:00 P on 2/20 <input type="radio"/> when no bids for</div> <div>50 ADVERTISEMENT</div>

FIG. 41b

4200

TEOCS																									
<div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div> <div style="text-align: right; margin-top: -10px;">50</div>																									
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="text-align: center; margin-bottom: 10px;">SELL DAKOTA</div> <div style="text-align: right; margin-bottom: 10px;"><u>You Have A Bid For</u> 4210 <u>This Property</u></div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">Type:</td><td>Real Property/Residential</td></tr><tr><td>Address:</td><td>123 Dirt Road Backwoods, Dakota 33737</td></tr><tr><td>Size:</td><td>500 Acres</td></tr><tr><td>Amt. Paid:</td><td>\$75,000</td></tr><tr><td>Current Value:</td><td>\$150,000</td></tr><tr><td>Ownership:</td><td></td></tr><tr><td> Co-Owned:</td><td>Yes</td></tr><tr><td> Drag-Along:</td><td>Yes</td></tr><tr><td> Tag-Along:</td><td>No</td></tr><tr><td>Ask: <input type="radio"/> Market <input checked="" type="radio"/> Other</td><td><div style="border: 1px solid black; padding: 2px 10px;">\$12,000</div></td></tr><tr><td><u>Auction</u> 4212</td><td>User <div style="border: 1px solid black; width: 50px; height: 15px; display: inline-block;"></div> ▼</td></tr><tr><td colspan="2" style="text-align: center;"><div style="display: flex; justify-content: space-around; align-items: center;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div><div style="text-align: right;">4205</div><div style="border: 1px solid black; padding: 5px 15px;">Split</div></div></td></tr></table></div> <div style="text-align: center; margin-top: 10px;">50</div>	Type:	Real Property/Residential	Address:	123 Dirt Road Backwoods, Dakota 33737	Size:	500 Acres	Amt. Paid:	\$75,000	Current Value:	\$150,000	Ownership:		Co-Owned:	Yes	Drag-Along:	Yes	Tag-Along:	No	Ask: <input type="radio"/> Market <input checked="" type="radio"/> Other	<div style="border: 1px solid black; padding: 2px 10px;">\$12,000</div>	<u>Auction</u> 4212	User <div style="border: 1px solid black; width: 50px; height: 15px; display: inline-block;"></div> ▼	<div style="display: flex; justify-content: space-around; align-items: center;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div><div style="text-align: right;">4205</div><div style="border: 1px solid black; padding: 5px 15px;">Split</div></div>	
Type:	Real Property/Residential																								
Address:	123 Dirt Road Backwoods, Dakota 33737																								
Size:	500 Acres																								
Amt. Paid:	\$75,000																								
Current Value:	\$150,000																								
Ownership:																									
Co-Owned:	Yes																								
Drag-Along:	Yes																								
Tag-Along:	No																								
Ask: <input type="radio"/> Market <input checked="" type="radio"/> Other	<div style="border: 1px solid black; padding: 2px 10px;">\$12,000</div>																								
<u>Auction</u> 4212	User <div style="border: 1px solid black; width: 50px; height: 15px; display: inline-block;"></div> ▼																								
<div style="display: flex; justify-content: space-around; align-items: center;"><div style="border: 1px solid black; padding: 5px 15px;">OK</div><div style="text-align: right;">4205</div><div style="border: 1px solid black; padding: 5px 15px;">Split</div></div>																									
<div style="border: 1px solid black; padding: 10px; margin: 0 auto; width: 80%;">ADVERTISEMENT</div>																									

FIG. 42a

4225VL-1

TEOCS	
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; text-align: center; padding: 10px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="display: flex; justify-content: space-between;"><div style="text-align: center;">Auction Dakota</div><div style="text-align: center;">You Have a Bid 50 For This Property 4210</div></div> <div style="border: 1px solid black; padding: 10px; margin: 10px 0; text-align: center;"><p>Current Bid</p><p style="font-size: 1.2em;">\$151,000</p><div style="display: flex; justify-content: center; gap: 20px; margin: 10px 0;"><div style="border: 1px solid black; padding: 5px 15px;">ACCEPT</div><div style="border: 1px solid black; padding: 5px 15px;">STOP</div></div><p>Stop auction: <input type="radio"/> at <input style="width: 40px;" type="text"/> on <input style="width: 40px;" type="text"/></p><p style="text-align: right;"><input checked="" type="radio"/> when no bids for 2 hrs.</p></div> <div style="border: 1px solid black; text-align: center; padding: 10px; margin-top: 10px;">ADVERTISEMENT</div> <div style="text-align: center; margin-top: 5px;">50</div>

FIG. 42b

4300VL-1

TEOCS																											
<div style="text-align: right; margin-bottom: 5px;">82</div> <u>USER INFORMATION</u> <div style="text-align: right; margin-bottom: 5px;">84</div> <u>ASSOCIATED PARTIES</u> <div style="text-align: right; margin-bottom: 5px;">86</div> <u>COMMODITIES</u> <div style="text-align: right; margin-bottom: 5px;">88</div> <u>PURCHASE</u> <div style="text-align: right; margin-bottom: 5px;">90</div> <u>SELL</u> <div style="text-align: right; margin-bottom: 5px;">92</div> <u>TRADE</u> <div style="text-align: right; margin-bottom: 5px;">94</div> <u>MAINTENANCE/OTHER</u> <div style="text-align: right; margin-bottom: 5px;">96</div> <u>MESSAGES</u>	<div style="border: 1px solid black; text-align: center; padding: 5px; margin-bottom: 10px;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">SELL LIPA</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 40%;">Type:</td><td>Utilities/Electrical</td></tr><tr><td>Amount Paid:</td><td>\$50,000</td></tr><tr><td>MWatts/day:</td><td>15</td></tr><tr><td>Current Price:</td><td>\$75,000</td></tr><tr><td colspan="2">Ownership:</td></tr><tr><td>Co-Owned:</td><td>Yes</td></tr><tr><td>Drag-Along:</td><td>Yes</td></tr><tr><td>Tag-Along:</td><td>No</td></tr><tr><td>Ask:</td><td><input checked="" type="radio"/> Market <input type="radio"/> Other \$ <input style="width: 50px;" type="text"/></td></tr><tr><td>Output</td><td><input style="width: 50px;" type="text"/> Mwatts/day User <input style="width: 50px;" type="text"/> ▼</td></tr><tr><td><u>Auction</u></td><td><u>Split</u></td></tr><tr><td>4310</td><td style="text-align: right;">4305</td></tr><tr><td></td><td style="text-align: center;"><div style="border: 1px solid black; padding: 2px 10px;">OK</div></td></tr></table></div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="border: 1px solid black; text-align: center; padding: 5px;">ADVERTISEMENT</div>	Type:	Utilities/Electrical	Amount Paid:	\$50,000	MWatts/day:	15	Current Price:	\$75,000	Ownership:		Co-Owned:	Yes	Drag-Along:	Yes	Tag-Along:	No	Ask:	<input checked="" type="radio"/> Market <input type="radio"/> Other \$ <input style="width: 50px;" type="text"/>	Output	<input style="width: 50px;" type="text"/> Mwatts/day User <input style="width: 50px;" type="text"/> ▼	<u>Auction</u>	<u>Split</u>	4310	4305		<div style="border: 1px solid black; padding: 2px 10px;">OK</div>
Type:	Utilities/Electrical																										
Amount Paid:	\$50,000																										
MWatts/day:	15																										
Current Price:	\$75,000																										
Ownership:																											
Co-Owned:	Yes																										
Drag-Along:	Yes																										
Tag-Along:	No																										
Ask:	<input checked="" type="radio"/> Market <input type="radio"/> Other \$ <input style="width: 50px;" type="text"/>																										
Output	<input style="width: 50px;" type="text"/> Mwatts/day User <input style="width: 50px;" type="text"/> ▼																										
<u>Auction</u>	<u>Split</u>																										
4310	4305																										
	<div style="border: 1px solid black; padding: 2px 10px;">OK</div>																										

FIG. 43a

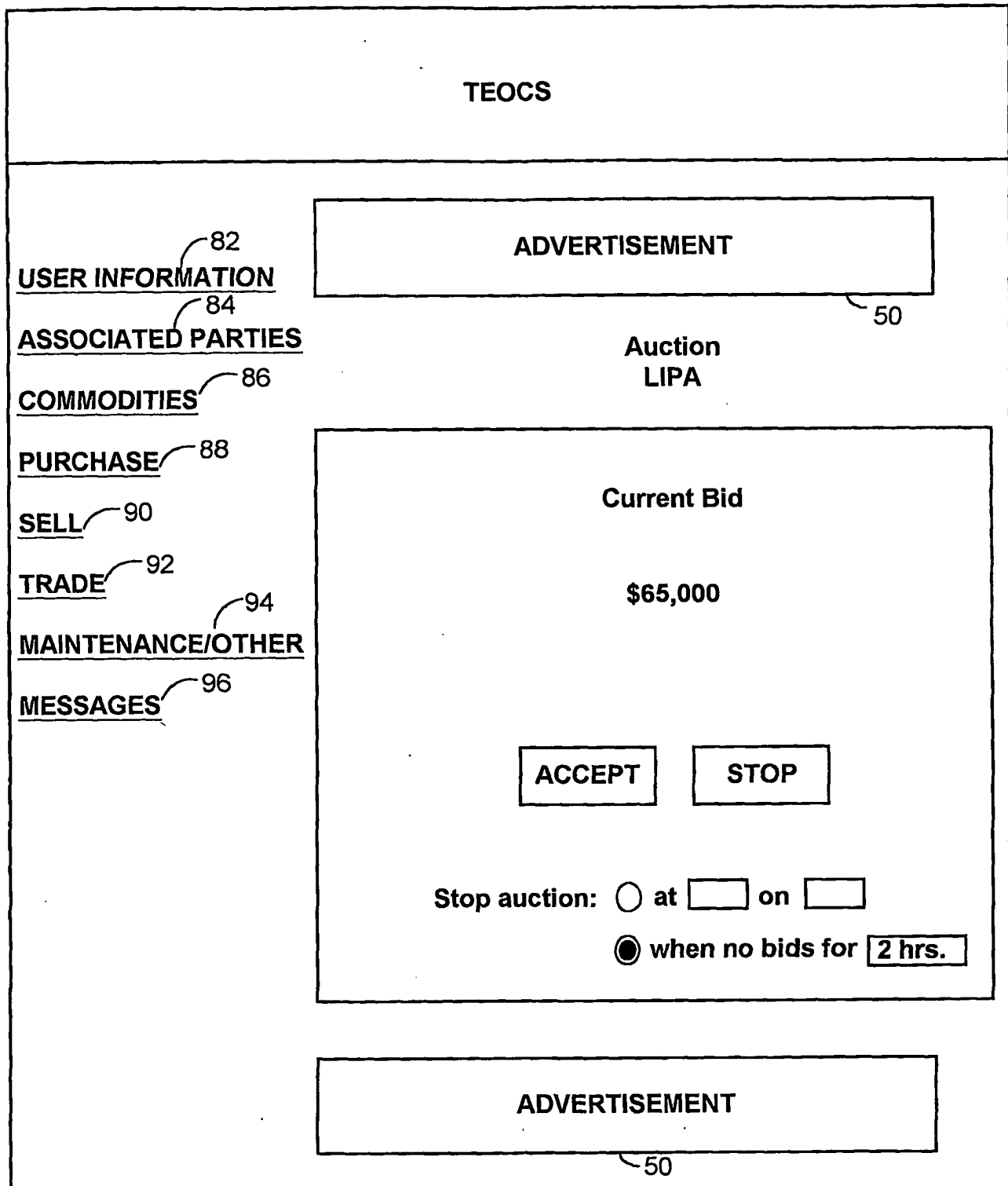
4325VL-1

FIG. 43b

4400

TEOCS																							
<div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 80%;">ADVERTISEMENT</div> <div style="text-align: right; margin-right: 20px;">50</div>																							
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="margin-bottom: 10px;">SELL CALIFORNIA PARTNERS</div> <div style="border: 1px solid black; padding: 10px;"><table style="width: 100%;"><tr><td style="width: 50%;">Type:</td><td>Property/Vacation</td></tr><tr><td>Amt. Paid:</td><td>\$8,000</td></tr><tr><td>Current Value:</td><td>\$12,000</td></tr><tr><td colspan="2">Ownership:</td></tr><tr><td>Co-Owned:</td><td>Yes</td></tr><tr><td>Drag-Along:</td><td>Yes</td></tr><tr><td>Tag-Along:</td><td>No</td></tr><tr><td colspan="2">Week: 8/1 to 8/7</td></tr><tr><td colspan="2" style="text-align: center;"><input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000 User ▼</td></tr><tr><td style="text-align: center;"><u>Auction</u> 4410</td><td style="text-align: center;">OK 4405</td></tr><tr><td colspan="2" style="text-align: center;">50</td></tr></table></div> <div style="text-align: center; margin-top: 10px;"><div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">ADVERTISEMENT</div></div>	Type:	Property/Vacation	Amt. Paid:	\$8,000	Current Value:	\$12,000	Ownership:		Co-Owned:	Yes	Drag-Along:	Yes	Tag-Along:	No	Week: 8/1 to 8/7		<input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000 User ▼		<u>Auction</u> 4410	OK 4405	50	
Type:	Property/Vacation																						
Amt. Paid:	\$8,000																						
Current Value:	\$12,000																						
Ownership:																							
Co-Owned:	Yes																						
Drag-Along:	Yes																						
Tag-Along:	No																						
Week: 8/1 to 8/7																							
<input type="radio"/> Market <input checked="" type="radio"/> Other \$12,000 User ▼																							
<u>Auction</u> 4410	OK 4405																						
50																							

FIG. 44a

4425VL-1

TEOCS	
<div style="display: flex; flex-direction: column; gap: 10px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 10px;">Auction California Partners</div> <div style="border: 1px solid black; padding: 20px; text-align: center;"><p>Current Bid</p><p>\$10,000</p><div style="display: flex; justify-content: space-around; margin: 20px 0;"><div style="border: 1px solid black; padding: 5px 20px;">ACCEPT</div><div style="border: 1px solid black; padding: 5px 20px;">STOP</div></div><p>Stop auction: <input type="radio"/> at <input style="width: 40px;" type="text"/> on <input style="width: 40px;" type="text"/></p><p style="text-align: right;"><input checked="" type="radio"/> when no bids for 2 hrs.</p></div> <div style="border: 1px solid black; padding: 10px; margin-top: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 44b

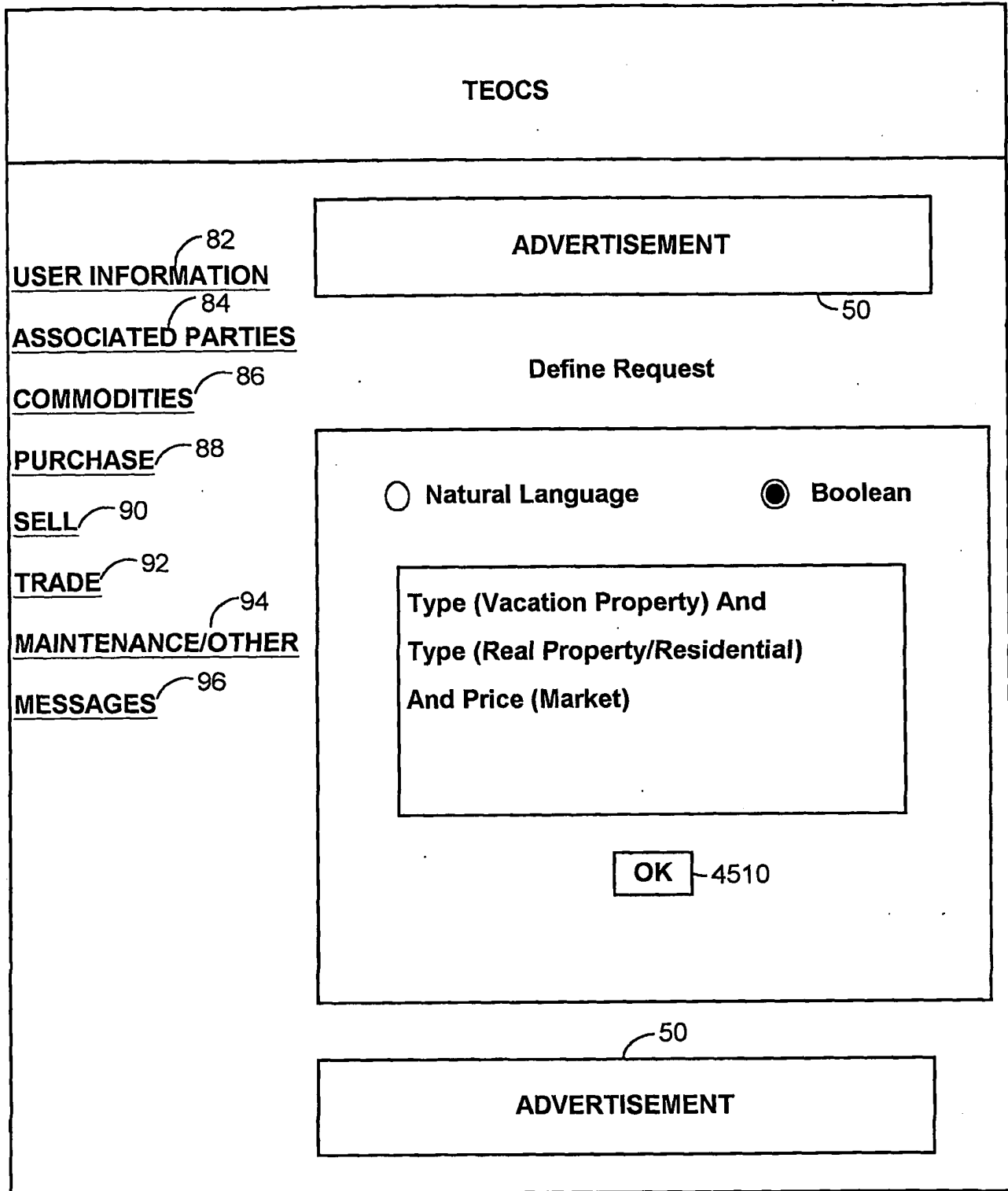
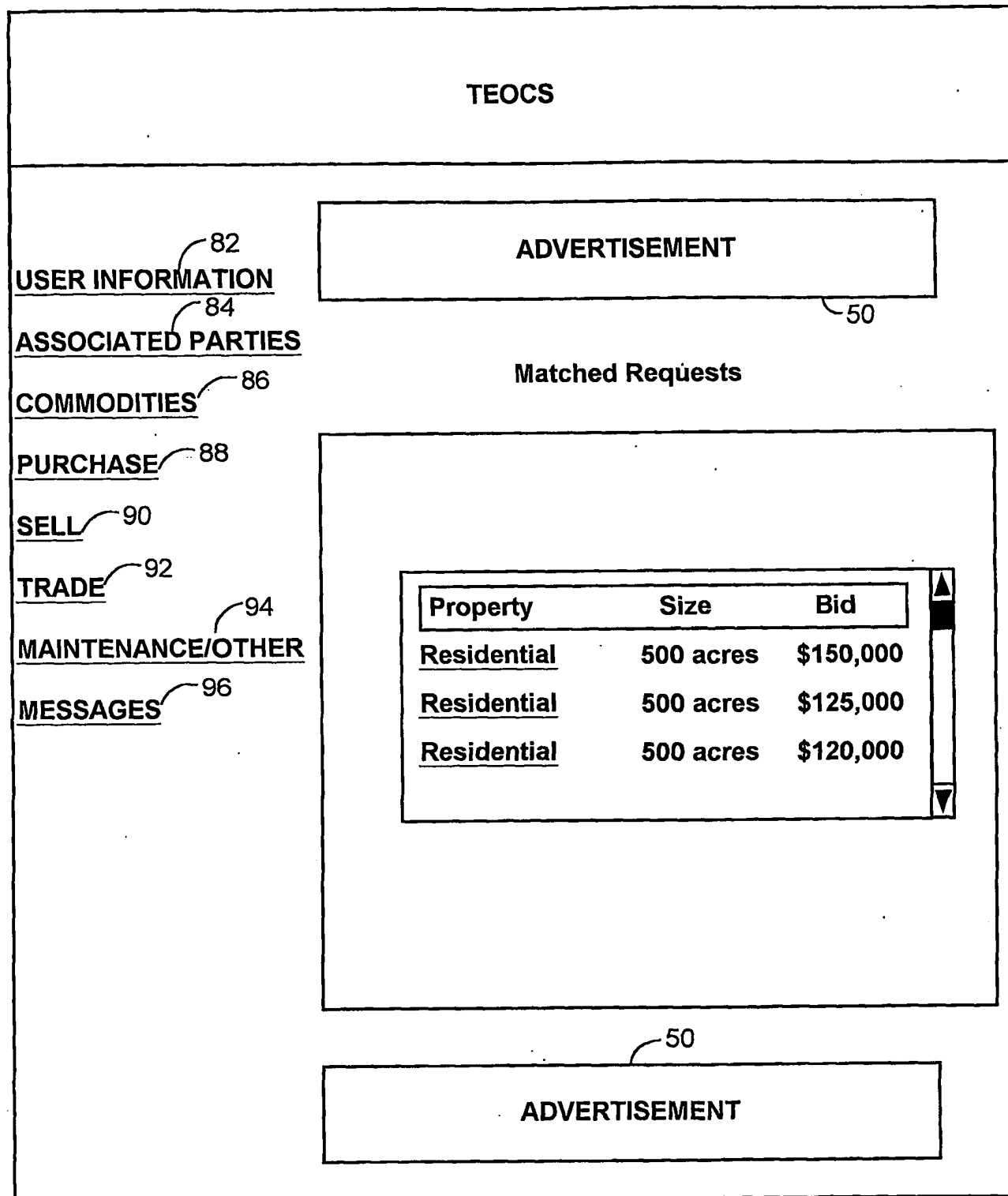


FIG. 45a

4500VL-1**FIG. 45b**

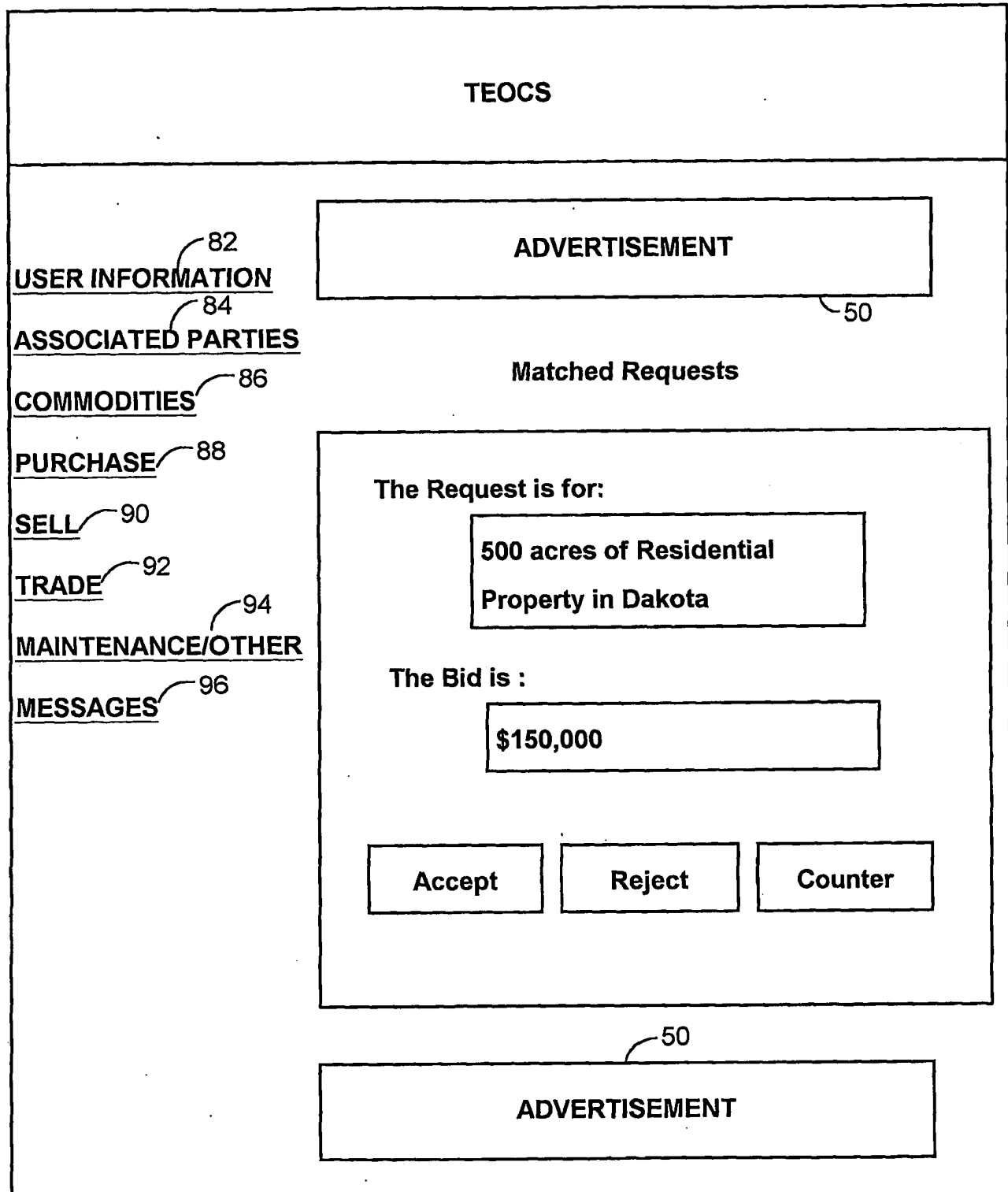
4575VL-1

FIG. 45c

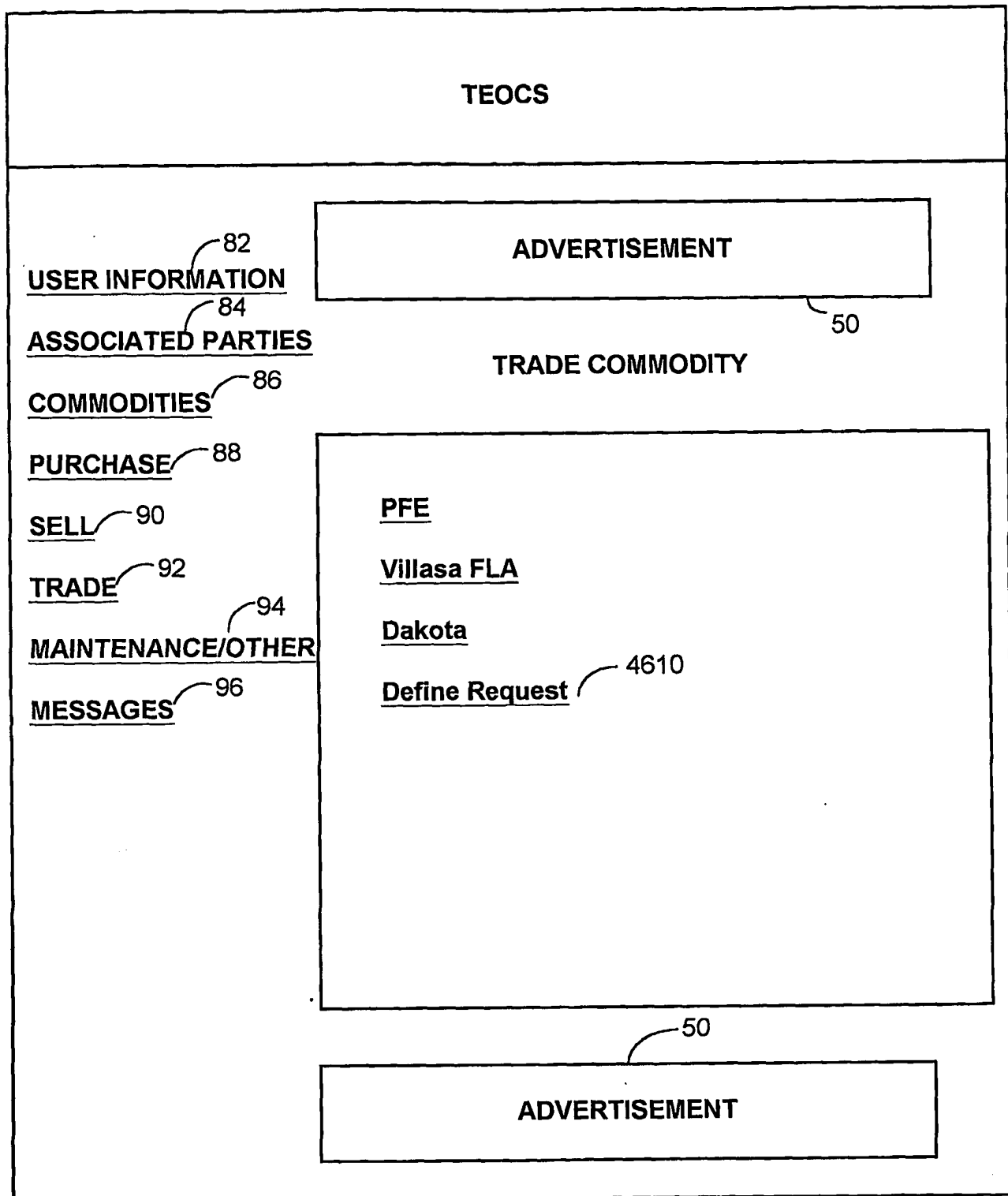


FIG. 46

4700VL-1

TEOCS	
<div style="display: flex; flex-direction: column; gap: 5px;"><div><u>USER INFORMATION</u> 82</div><div><u>ASSOCIATED PARTIES</u> 84</div><div><u>COMMODITIES</u> 86</div><div><u>PURCHASE</u> 88</div><div><u>SELL</u> 90</div><div><u>TRADE</u> 92</div><div><u>MAINTENANCE/OTHER</u> 94</div><div><u>MESSAGES</u> 96</div></div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="display: flex; justify-content: space-between;"><div style="text-align: center;">TRADE PFE</div><div style="text-align: right;">50</div></div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><div style="text-align: center; padding-bottom: 10px;">TRADE</div><div style="display: flex; justify-content: space-between;"><div style="border: 1px solid black; padding: 2px 10px;">500</div><div>Shares for:</div></div><div style="display: flex; justify-content: space-between; margin-top: 10px;"><div>Type</div><div style="border: 1px solid black; padding: 2px 10px;">Real Property/Vacation</div><div style="border: 1px solid black; width: 20px; height: 20px; text-align: center; line-height: 20px;">▼</div></div><div style="display: flex; justify-content: space-around; margin-top: 10px;"><div><input checked="" type="radio"/> Natural Language</div><div><input type="radio"/> Boolean</div></div><div style="display: flex; justify-content: space-between; margin-top: 10px;"><div>Commodity</div><div style="border: 1px solid black; padding: 5px;">Five Bedroom Condo in Orlando for week of 1/1 to 1/7</div></div></div>

ADVERTISEMENT

FIG. 47a

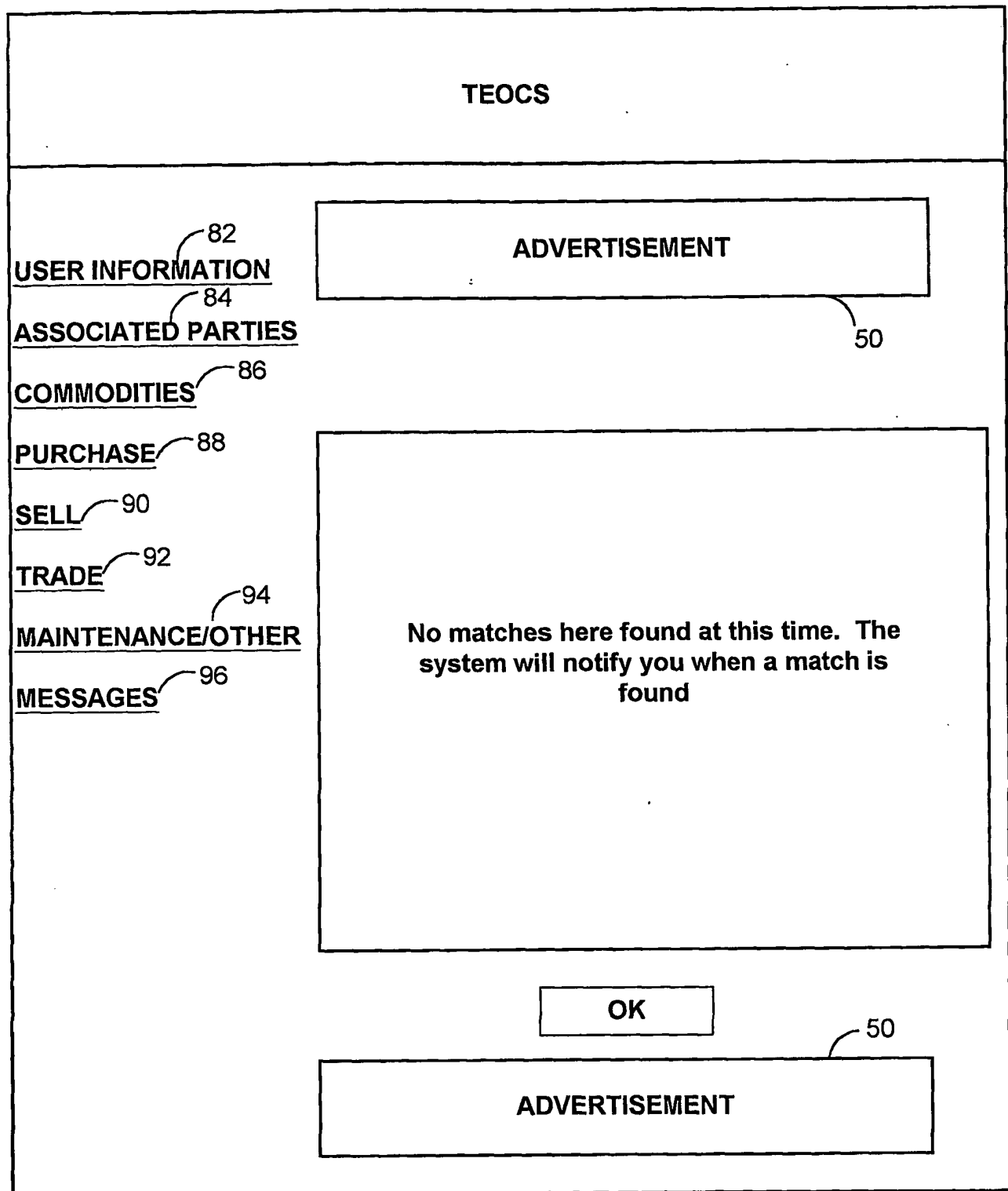


FIG. 47b

TEOCS	
<u>USER INFORMATION</u> 82	ADVERTISEMENT
<u>ASSOCIATED PARTIES</u> 84	
<u>COMMODITIES</u> 86	TRADE Villase Fla
<u>PURCHASE</u> 88	
<u>SELL</u> 90	Type: Vacation Property
<u>TRADE</u> 92	
<u>MAINTENANCE/OTHER</u> 94	Time: 1 Week
<u>MESSAGES</u> 96	Week: 1/1 to 1/7
	Amt. Paid: \$5,000
	Current Value: \$10,000
	TRADE FOR
	Type <input type="text" value="Real Property/Vacation"/> ▼
	<input checked="" type="radio"/> Natural Language <input type="radio"/> Boolean
	Commodity <input type="text" value="One Bedroom Condo in Orlando for week of 1/1 to 1/7"/>
	ADVERTISEMENT

FIG. 47c

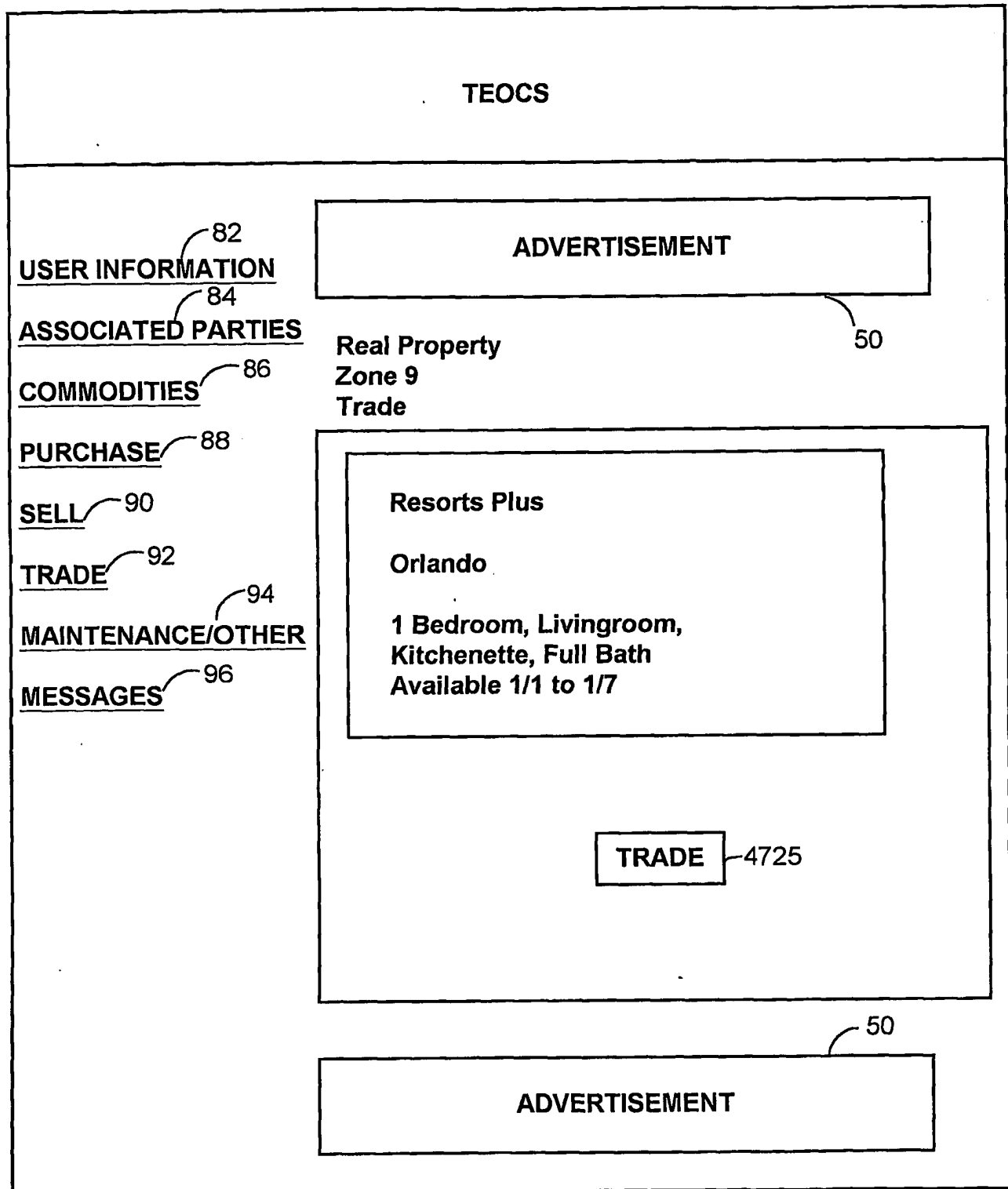


FIG. 47d

TEOCS													
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">TRADE DAKOTA</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">Type:</td><td>Real Property/Residential</td></tr><tr><td>Amt. Paid:</td><td>\$75,000</td></tr><tr><td>Current Value:</td><td>\$150,000</td></tr></table></div> <div style="text-align: center; margin-bottom: 10px;">TRADE FOR</div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">Type</td><td><div style="border: 1px solid black; padding: 2px; display: inline-block;">Real Property/Vacation ▼</div></td></tr></table></div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%; text-align: center;"><input checked="" type="radio"/> Natural Language</td><td style="text-align: center;"><input type="radio"/> Boolean</td></tr></table></div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 30%;">Commodity</td><td><div style="border: 1px solid black; padding: 2px; display: inline-block;">Two Bedroom Condo in Jacksonville</div></td></tr></table></div>	Type:	Real Property/Residential	Amt. Paid:	\$75,000	Current Value:	\$150,000	Type	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Real Property/Vacation ▼</div>	<input checked="" type="radio"/> Natural Language	<input type="radio"/> Boolean	Commodity	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Two Bedroom Condo in Jacksonville</div>
Type:	Real Property/Residential												
Amt. Paid:	\$75,000												
Current Value:	\$150,000												
Type	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Real Property/Vacation ▼</div>												
<input checked="" type="radio"/> Natural Language	<input type="radio"/> Boolean												
Commodity	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Two Bedroom Condo in Jacksonville</div>												

50

ADVERTISEMENT

FIG. 47e

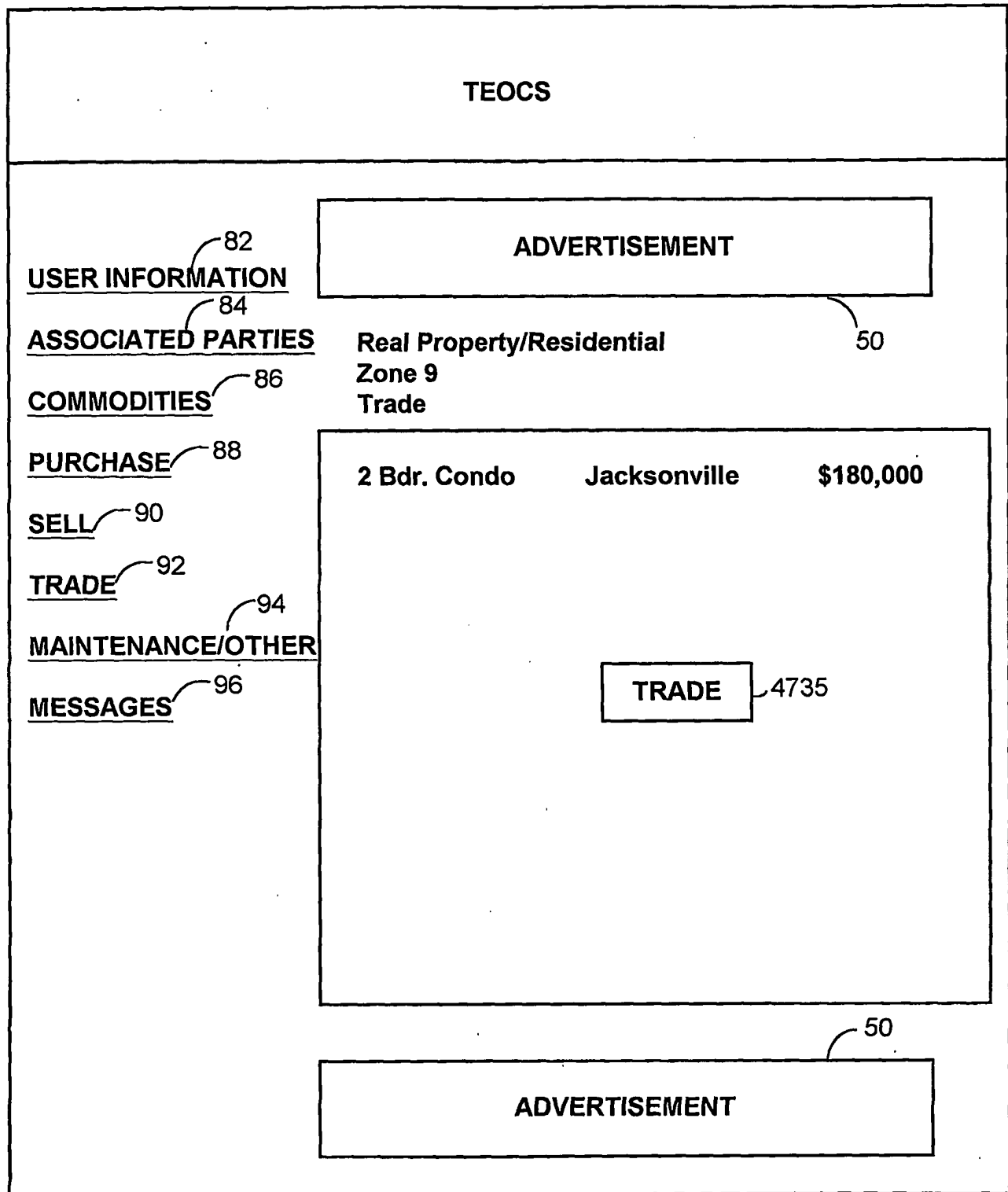


FIG. 47f

4760VL-1

TEOCS													
<div style="margin-bottom: 10px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 10px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 10px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 10px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 10px;"><u>SELL</u> 90</div> <div style="margin-bottom: 10px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 10px;"><u>MAINTENANCE/OTHER</u> 94</div> <div><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: right; margin-bottom: 10px;">50</div> <div style="text-align: center; margin-bottom: 10px;">TRADE LIPA</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 40%;">Type:</td><td>Utility/Electrical</td></tr><tr><td>Amt. Paid:</td><td>\$50,000</td></tr><tr><td>Current Value:</td><td>\$75,000</td></tr></table></div> <div style="text-align: center; margin-bottom: 10px;">TRADE FOR</div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 40%;">Type</td><td><div style="border: 1px solid black; padding: 2px; display: inline-block;">Utility/Oil</div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; vertical-align: middle; text-align: center; line-height: 20px;">▼</div></td></tr></table></div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 40%; text-align: center;"><input checked="" type="radio"/> Natural Language</td><td style="text-align: center;"><input type="radio"/> Boolean</td></tr></table></div> <div style="margin-bottom: 10px;"><table style="width: 100%;"><tr><td style="width: 40%;">Commodity</td><td><div style="border: 1px solid black; padding: 2px; display: inline-block;">150 Barrels of Texas Crude</div></td></tr></table></div>	Type:	Utility/Electrical	Amt. Paid:	\$50,000	Current Value:	\$75,000	Type	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Utility/Oil</div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; vertical-align: middle; text-align: center; line-height: 20px;">▼</div>	<input checked="" type="radio"/> Natural Language	<input type="radio"/> Boolean	Commodity	<div style="border: 1px solid black; padding: 2px; display: inline-block;">150 Barrels of Texas Crude</div>
Type:	Utility/Electrical												
Amt. Paid:	\$50,000												
Current Value:	\$75,000												
Type	<div style="border: 1px solid black; padding: 2px; display: inline-block;">Utility/Oil</div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; vertical-align: middle; text-align: center; line-height: 20px;">▼</div>												
<input checked="" type="radio"/> Natural Language	<input type="radio"/> Boolean												
Commodity	<div style="border: 1px solid black; padding: 2px; display: inline-block;">150 Barrels of Texas Crude</div>												

50

ADVERTISEMENT

FIG. 47g

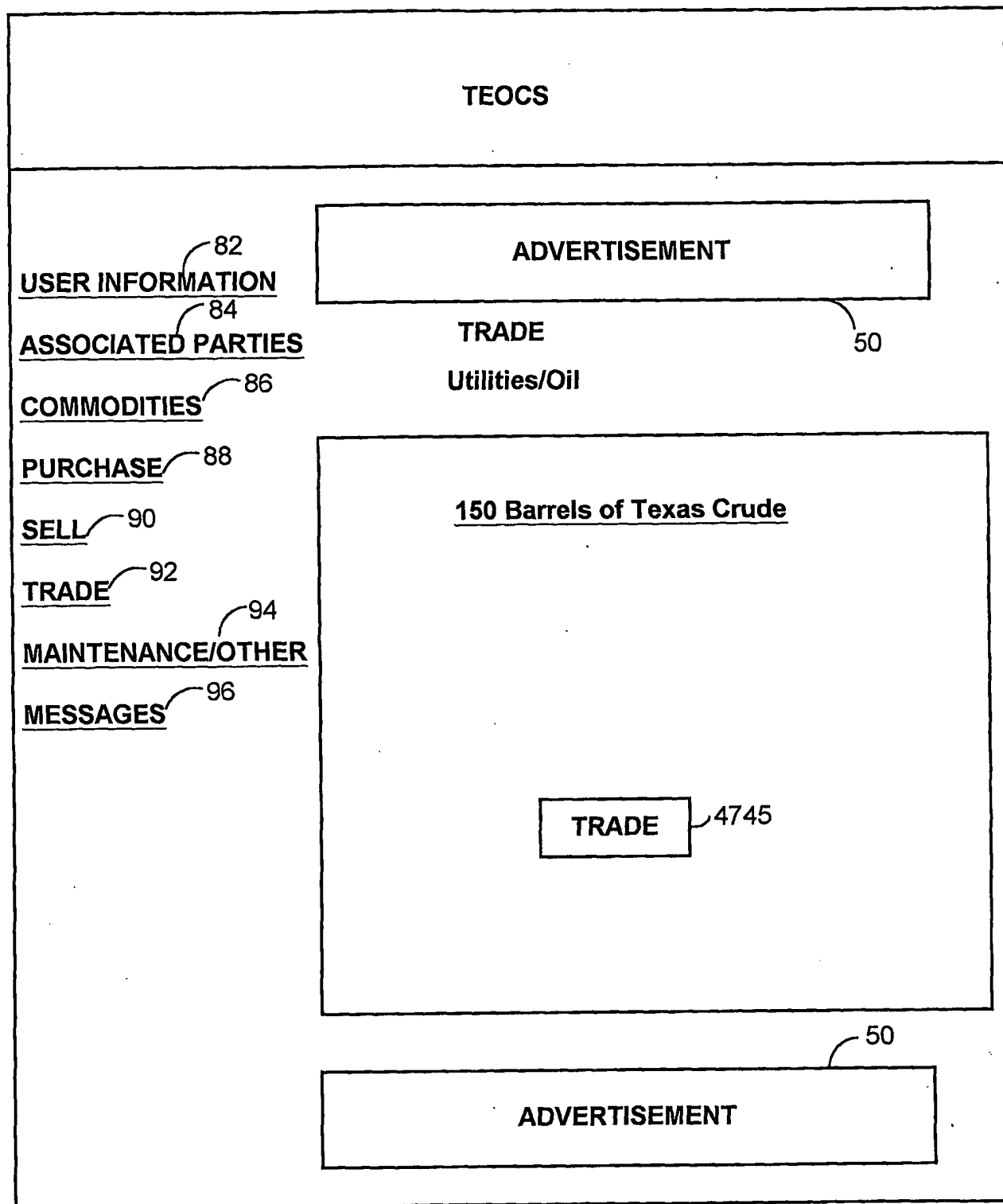
4770VL-1

FIG. 47h

4780VL-1

TEOCS	
<div style="margin-bottom: 5px;"><u>USER INFORMATION</u> 82</div> <div style="margin-bottom: 5px;"><u>ASSOCIATED PARTIES</u> 84</div> <div style="margin-bottom: 5px;"><u>COMMODITIES</u> 86</div> <div style="margin-bottom: 5px;"><u>PURCHASE</u> 88</div> <div style="margin-bottom: 5px;"><u>SELL</u> 90</div> <div style="margin-bottom: 5px;"><u>TRADE</u> 92</div> <div style="margin-bottom: 5px;"><u>MAINTENANCE/OTHER</u> 94</div> <div style="margin-bottom: 5px;"><u>MESSAGES</u> 96</div>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px; text-align: center;">ADVERTISEMENT</div> <div style="text-align: center; margin-bottom: 10px;">TRADE California Partners</div> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"><p>Type: Real Property/Vacation</p><p>Ownership: Deeded-week</p><p>Price Paid: \$8,000</p><p>Current Value: \$10,000</p><p style="text-align: center;">TRADE FOR</p><p>Type Real Property/Vacation ▼</p><p style="text-align: center;"><input checked="" type="radio"/> Natural Language <input type="radio"/> Boolean</p><p>Commodity Needed Week of use in Rio 1/1 to 1/7</p></div> <div style="border: 1px solid black; padding: 10px; text-align: center;">ADVERTISEMENT</div>

FIG. 47i

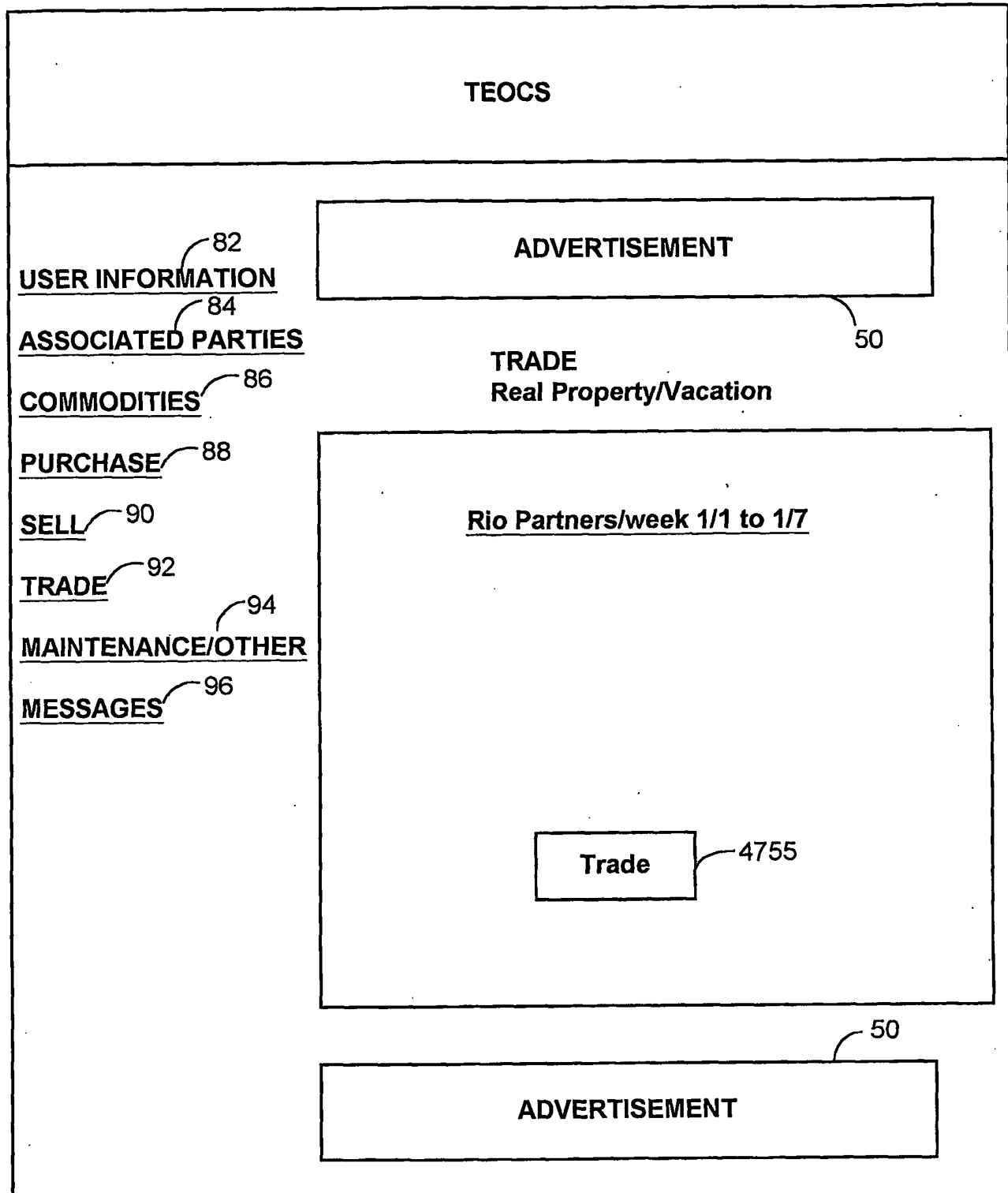
4790VL-1

FIG. 47j

TEOCS	
<u>USER INFORMATION</u>	ADVERTISEMENT
<u>ASSOCIATED PARTIES</u>	<div>Define Trade Request</div> <div><input checked="" type="radio"/> Natural Language <input type="radio"/> Boolean</div> <div><div>I would like to trade Villas@FLA for 1 week in Orlando</div><div>OK</div></div>

FIG. 47k

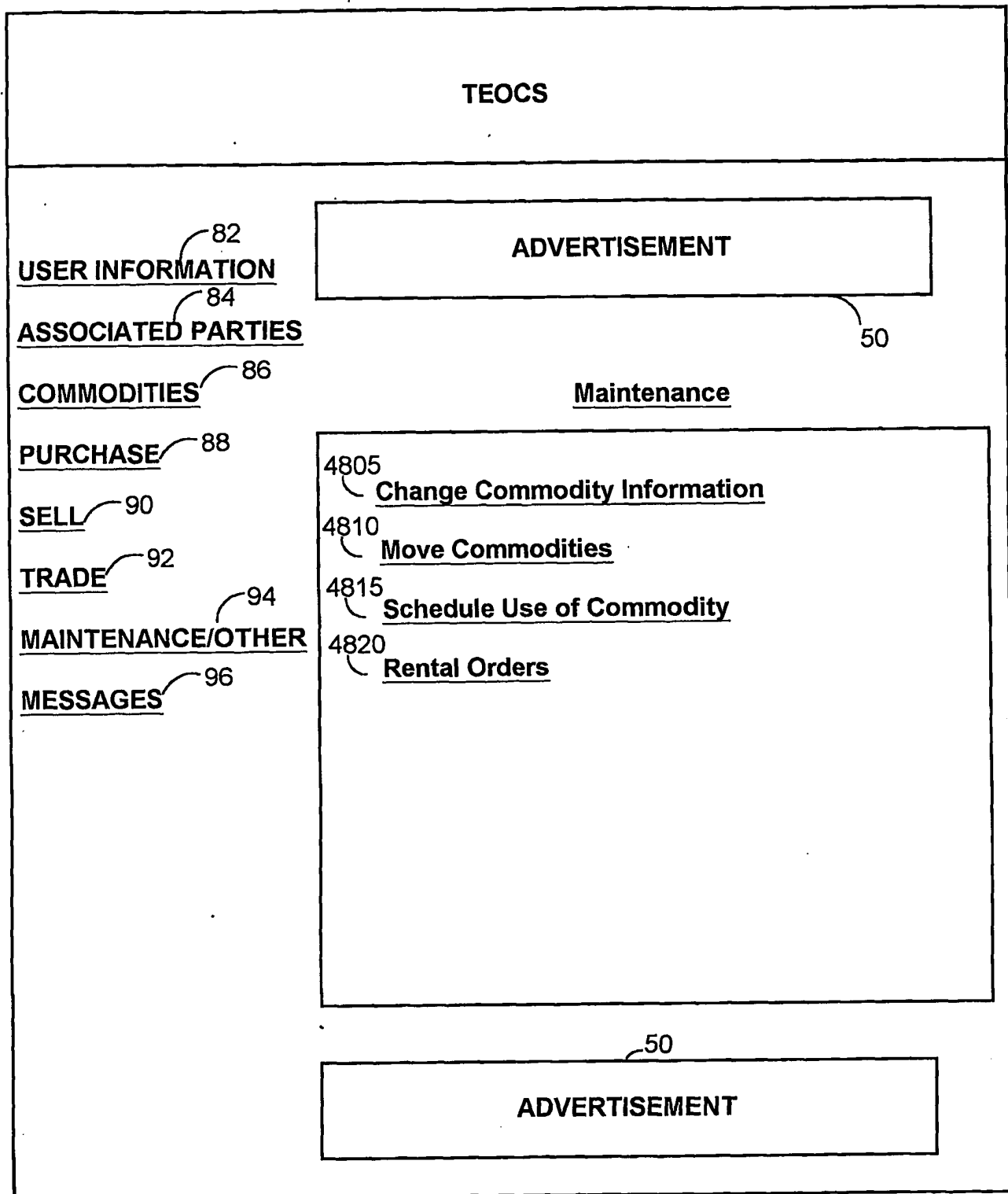


FIG. 48a

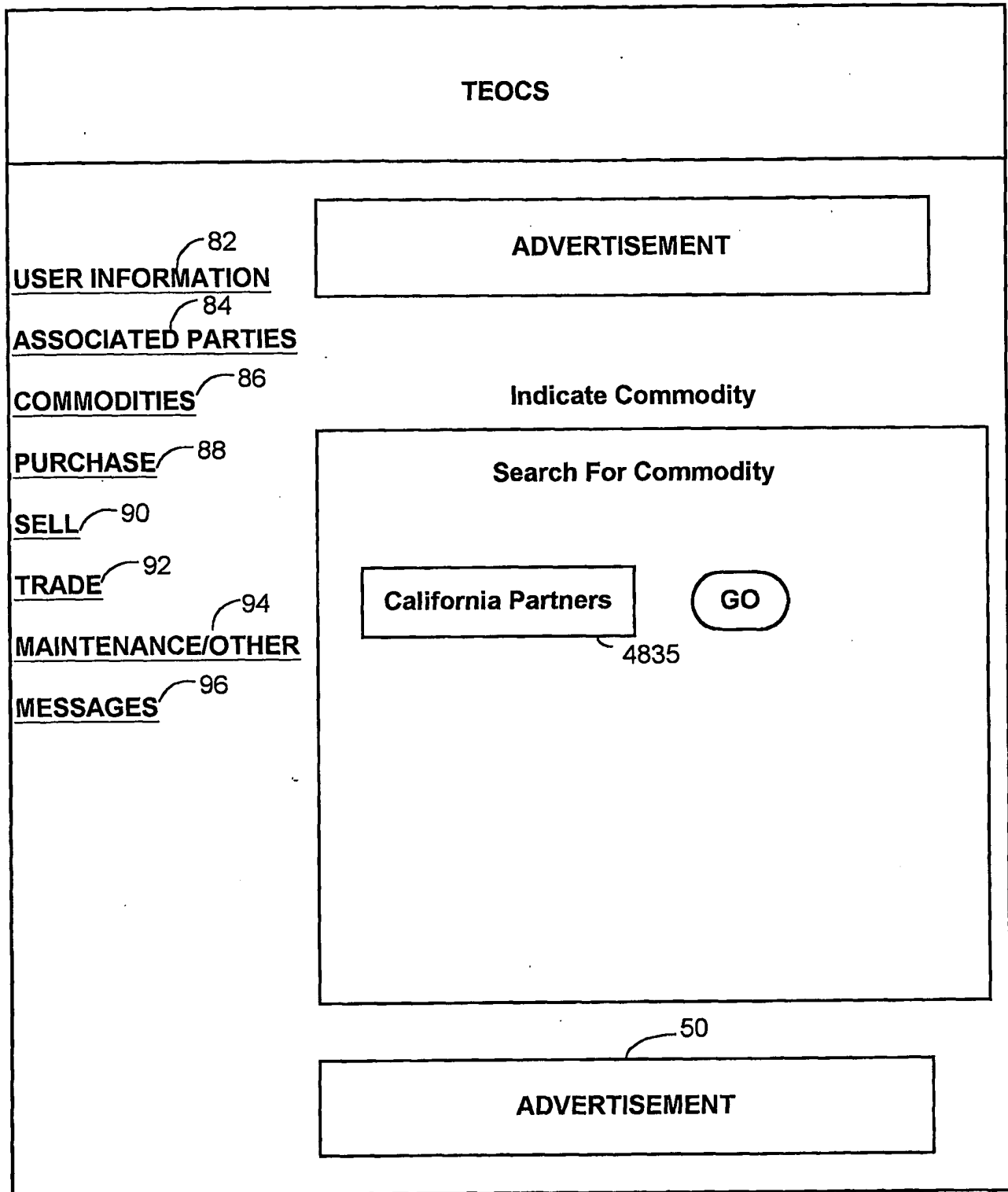


FIG. 48b

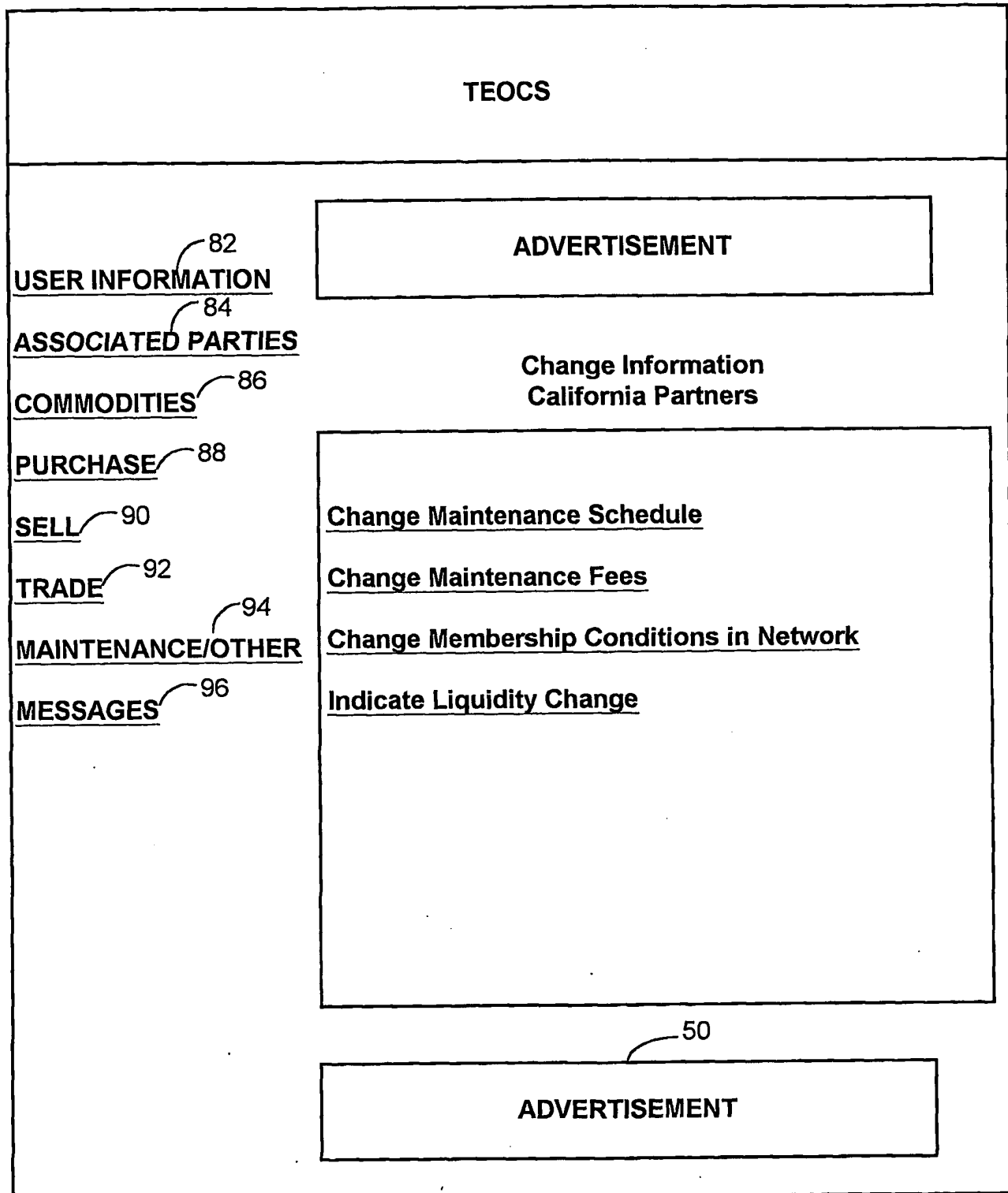
4830VL-1

FIG. 48c

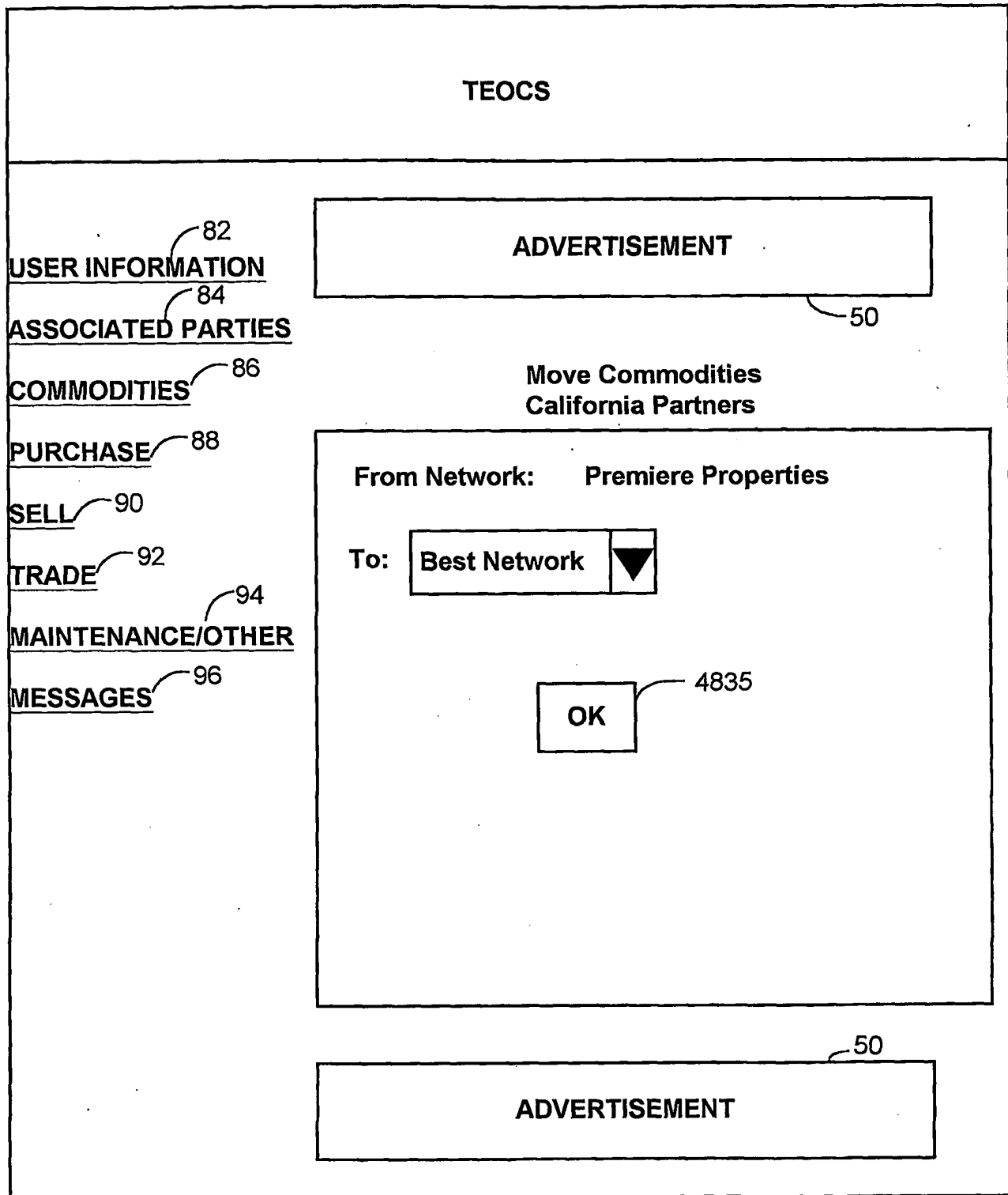


FIG. 48d

4850

TEOCS

82
USER INFORMATION

84
ASSOCIATED PARTIES

86
COMMODITIES

88
PURCHASE

90
SELL

92
TRADE

94
MAINTENANCE/OTHER

96
MESSAGES

ADVERTISEMENT

50

**Use
California Partners**

Other Owners

<u>Week</u>	<u>Owner</u>
2	J. Smith
3	J. Doe
4	T. Jones
5	B. Markham
6	C. Fish
7	C. Smith

Other Locations

50

OK

 4837

ADVERTISEMENT

FIG. 48e

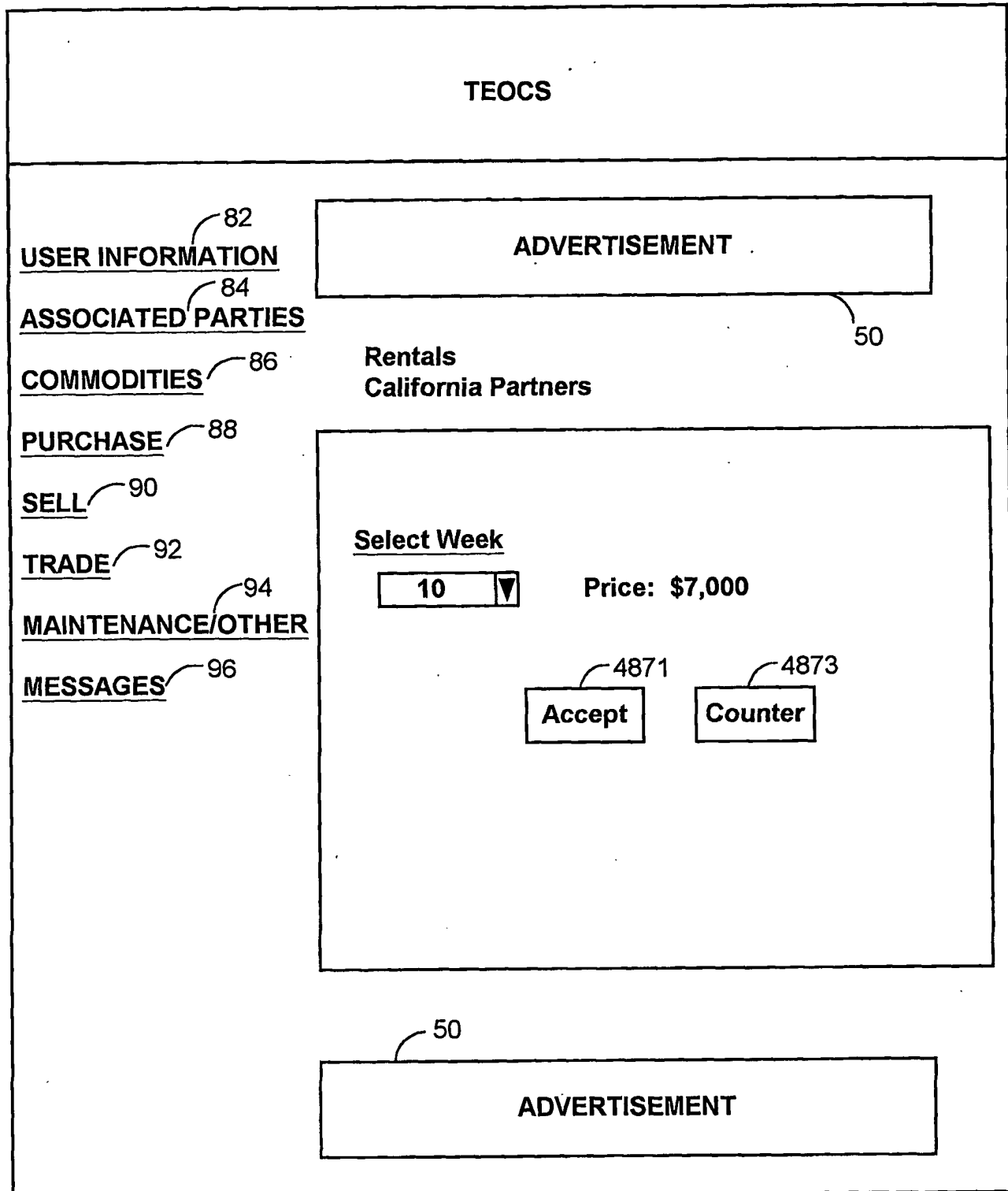
4860VL-1

FIG. 48f

4900VL-1

TEOCS

USER INFORMATIONASSOCIATED PARTIESCOMMODITIESPURCHASESELLTRADEMAINTENANCE/OTHERMESSAGES

ADVERTISEMENT

MESSAGES

SPLIT REQUEST: Would you like to get
in on 500 barrels of Texas Crude ...

Network Vote: Your Request to Change
Networks for California Partners has been
approved by the co-owners

ADVERTISEMENT

FIG. 49

PATENT COOPERATION TREATY

PCT

DECLARATION OF NON-ESTABLISHMENT OF INTERNATIONAL SEARCH REPORT

(PCT Article 17(2)(a), Rules 13ter.1(c) and Rule 39)

Applicant's or agent's file reference VL/001 PCT	IMPORTANT DECLARATION	Date of mailing (day/month/year) 14/06/2001
International application No. PCT/US 01/ 05944	International filing date (day/month/year) 23/02/2001	(Earliest) Priority date (day/month/year) 25/02/2000
International Patent Classification (IPC) or both national classification and IPC G06F17/60		
Applicant VLAHOPLUS, John C.		

This International Searching Authority hereby declares, according to Article 17(2)(a), that **no international search report will be established** on the international application for the reasons indicated below

1. ☒ The subject matter of the international application relates to:
 - a. ☐ scientific theories.
 - b. ☐ mathematical theories
 - c. ☐ plant varieties.
 - d. ☐ animal varieties.
 - e. ☐ essentially biological processes for the production of plants and animals, other than microbiological processes and the products of such processes.
 - f. ☒ schemes, rules or methods of doing business.
 - g. ☐ schemes, rules or methods of performing purely mental acts.
 - h. ☐ schemes, rules or methods of playing games.
 - i. ☐ methods for treatment of the human body by surgery or therapy.
 - j. ☐ methods for treatment of the animal body by surgery or therapy.
 - k. ☐ diagnostic methods practised on the human or animal body.
 - l. ☐ mere presentations of information.
 - m. ☐ computer programs for which this International Searching Authority is not equipped to search prior art.

2. ☐ The failure of the following parts of the international application to comply with prescribed requirements prevents a meaningful search from being carried out:

☐ the description
 ☐ the claims
 ☐ the drawings

3. ☐ The failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions prevents a meaningful search from being carried out:

☐ the written form has not been furnished or does not comply with the standard.
 ☐ the computer readable form has not been furnished or does not comply with the standard.

4. Further comments:

Name and mailing address of the International Searching Authority European Patent Office, P.B. 5818 Patentlaan 2 NL-2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer Mar' a Rodr' guez Nõvoa
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FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 203

A meaningful search is not possible on the basis of all claims because all claims are directed to - Scheme, rules and method for doing business - Rule 39.1(iii) PCT

The subject-matter claimed in claims 1-96 falls under the provisions of Article 17(2)(a)(i) and Rule 39.1(iii), PCT, such subject-matter relating to a method of doing business.

Claims 97-288 relate to a conventional system for performing the business method of claims.

Although these claims do not literally belong to the method category, they essentially claim protection for the same commercial effect as the method claims. The International Searching Authority considers that searching this subject-matter would serve no useful purpose. It is not at present apparent how the subject-matter of the present claims may be considered defensible in any subsequent examination phase in front of the EPO as International Preliminary Examining Authority with regard to the provisions of Article 33(1) PCT (novelty, inventive step); see also Guidelines B-VII, 1-6).

The applicant's attention is drawn to the fact that claims relating to inventions in respect of which no international search report has been established need not be the subject of an international preliminary examination (Rule 66.1(e) PCT). The applicant is advised that the EPO policy when acting as an International Preliminary Examining Authority is normally not to carry out a preliminary examination on matter which has not been searched. This is the case irrespective of whether or not the claims are amended following receipt of the search report or during any Chapter II procedure. If the application proceeds into the regional phase before the EPO, the applicant is reminded that a search may be carried out during examination before the EPO (see EPO Guideline C-VI, 8.5), should the problems which led to the Article 17(2) declaration be overcome.